

WHEN RECORDED MAIL TO:



Record and Return To: Integrated Loan Services 600-A N John Rodes Blvd. Melbourne, FL 32934

20053120837390

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 18, 2005, is made and executed between DAVID A. HARRIS, whose address is 3616 CUMBERLAND TRACE, BIRMINGHAM, AL 35242 and BRENDA J. HARRIS, whose address is 3616 CUMBERLAND TRACE, BIRMINGHAM, AL 35242; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 200 Corporate Ridge North, Birmingham, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 26, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 12/17/2003 INSTR#20031217000810490 PGS 1-8 SHELBY COUNTY MODIFIED ON 11/18/2005.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in SHELBY County, State of Alabama:

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 3616 CUMBERLAND TRACE, BIRMINGHAM, AL 35242.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$47,200 to \$75,000.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 18, 2005.

THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X DAVID A. HARRIS

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

AMSOUTH BANK

Authorized Signer (Seal)

This Modification of Mortgage prepared by:

Name: BRENDA ROLLINS Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

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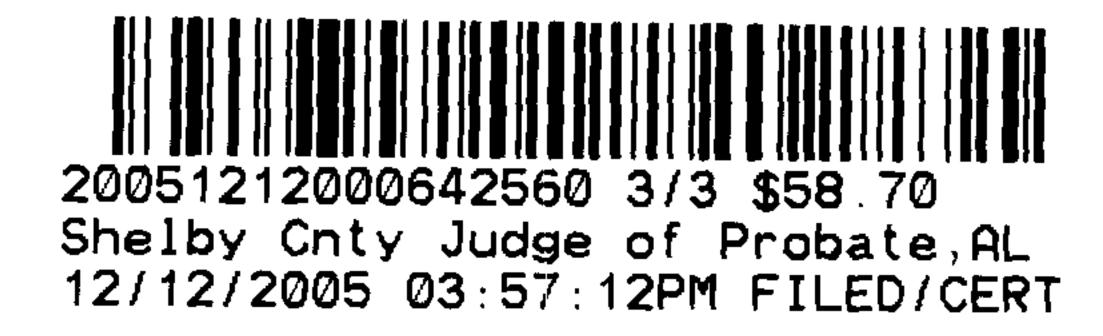
MODIFICATION OF MORTGAGE (Continued)

	(Continuea)	
	INDIVIDUAL ACKNOWLEDGMENT	20051212000642560 2/3 \$58.70 — Shelby Cnty Judge of Probate, AL 12/12/2005 03:57:12PM FILED/CERT
STATE OF Alubama	}	(2, 12, 2000)
COUNTY OF MUM) SS }	
husband and wife, whose names are signed to being informed of the contents of said Modification Given under my hand and official seal this	and for said county in said state, hereby certify that the foregoing instrument, and who are known to mation, they executed the same voluntarily on the day day of	e, acknowledged before me on this day that,
My commission expires	IN EXPIRES JUNE 26, 2006	
	LENDER ACKNOWLEDGMENT	
STATE OF AUMUMA)	
COUNTY OF SALBY) SS 	
I, the undersigned authority, a Notary Public in	and for said county in said state, hereby certify that	Jenna Gaddis
acknowledged before me on this day that, being full authority, executed the same voluntarily for	a corporation, is signed to the foregoing informed of the contents of said Modification of Normal rand as the act of said corporation. day of	ng Modification and who is known to me, fortgage, he or she, as such officer and with
Given under my hand and official seal this	day of MUVRM MV	$\langle \cap_{\mathbf{a}}, 20 \rangle \rangle$

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MY COMMISSION EXPIRES JUNE 28, 2006

My commission expires



SCHEDULE "A"

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE STATE OF ALABAMA, COUNTY OF SHELBY, TO-WIT:

LOT 113, ACCORDING TO THE SURVEY OF MEADOW BROOK, SECOND SECTOR, SECOND PHASE, AS RECORDED IN MAP BOOK 7, PAGE 130, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 3616 CUMBERLAND TRACE