20051227000663870 1/3 \$77.00 Shelby Cnty Judge of Probate, AL 12/27/2005 03:49:55PM FILED/CERT

## WHEN RECORDED MAIL TO:



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

2005313085440

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 30, 2005, is made and executed between JAMES B ANGEL, whose address is 153 LAKE FOREST WAY, MAYLENE, AL 35114 and LINDA L ANGEL, whose address is 153 LAKE FOREST WAY, MAYLENE, AL 35114; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 4915 Highway 17, Helena, AL 35080 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 14, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 05-10-2004 IN THE OFFICE OF THE JUDGE OF PROBATE FOR SHELBY COUNTY, ALABAMA INST # 2004051000024410 AND MODIFIED 11-30-2005.

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

See SCHEDULE 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 153 LAKE FOREST WAY, MAYLENE, AL 35114.

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 \$62,000.00 to \$102,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and all 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 30, 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.

LINDA L ANGEL

**GRANTOR:** 

JAMES B ANGEL

LENDER:

**AMSOUTH BANK** 

Authorized Signer

This Modification of Mortgage prepared by:

Name: KYESHIA SKINNER

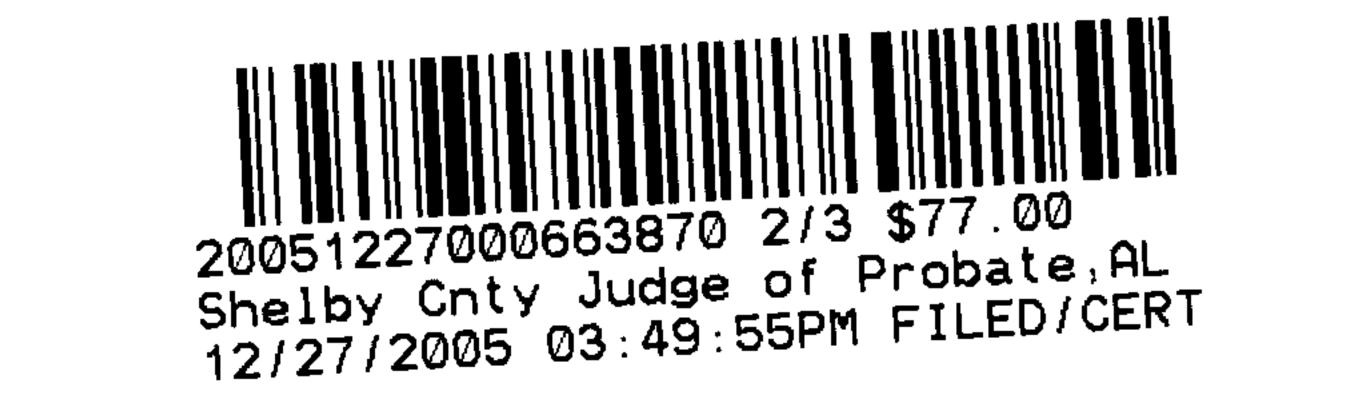
(Seal)

Address: P.O. BOX 830721 City, State, ZIP: BIRMINGHAM, AL 35283

## INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama
) SS
country of Shelby
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JAMES B ANGEL and LINDA L ANGEL, husband and wife, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification, they executed the same voluntarily on the day the same bears date.  Given under my hand and official seal this  day of
Given under my hand and official seal this day of day of
My commission expires <u>JONE 75, 2009</u>
LENDER ACKNOWLEDGMENT
A i i
STATE OF Alabama
) SS
county of Shelby
$\Lambda$ , ih $\Omega$ and
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Amouth Bank a corporation, is signed to the foregoing Modification and who is known to me,
acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.
Given under my hand and official seal this 30 day of November 2005.    Carolic Clegatett Hearth   Notary Public   Notary Publi
My commission expires JUNE 15, 2009

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## SCHEDULE "A"

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

LOT 104, ACCORIDNG TO THE SURVEY OF LAKE FOREST, FIRST SECTOR, AS RECORDED IN MAP BOOK 24, PAGE 62, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 153 LAKE FOREST WAY

PARCEL: 232090002004000

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