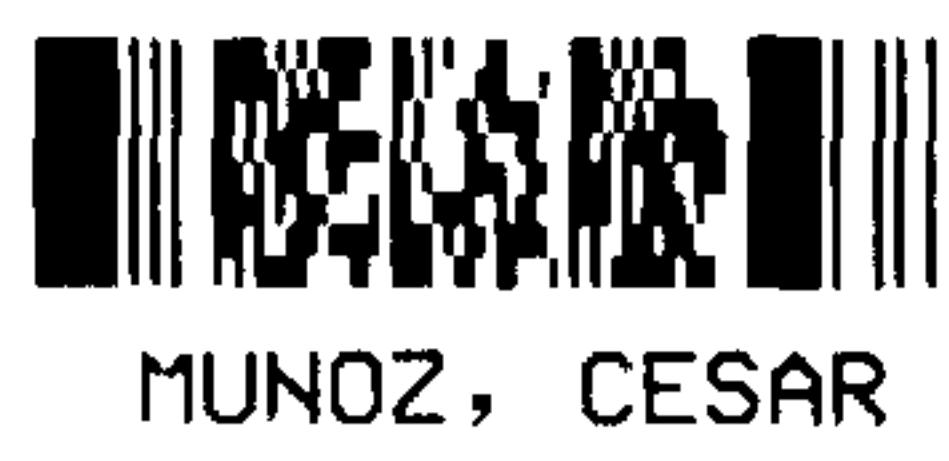


20060106000011940 1/3 \$93.95  
Shelby Cnty Judge of Probate, AL  
01/06/2006 02:36:56PM FILED/CERT

WHEN RECORDED MAIL TO:



MUNOZ, CESAR E

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

20053200938300  
070499720151

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 12, 2005, is made and executed between CESAR E MUNOZ, whose address is 1104 LAKE POINT CT, HOOVER, AL 35244 and GUENDALINA RAVELLO MUNOZ, whose address is 1104 LAKE POINT CT, HOOVER, AL 35244; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 2228 Pelham Parkway, Pelham, AL 35124 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 7, 2002 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED IN SHELBY COUNTY AL RECORDED DATE 01-29-02 INST #2002-04971 MOD 12-12-05.

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 1104 LAKE POINT CT, HOOVER, AL 35244.

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 \$100,000 to \$151,250.

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 DECEMBER 12, 2005.

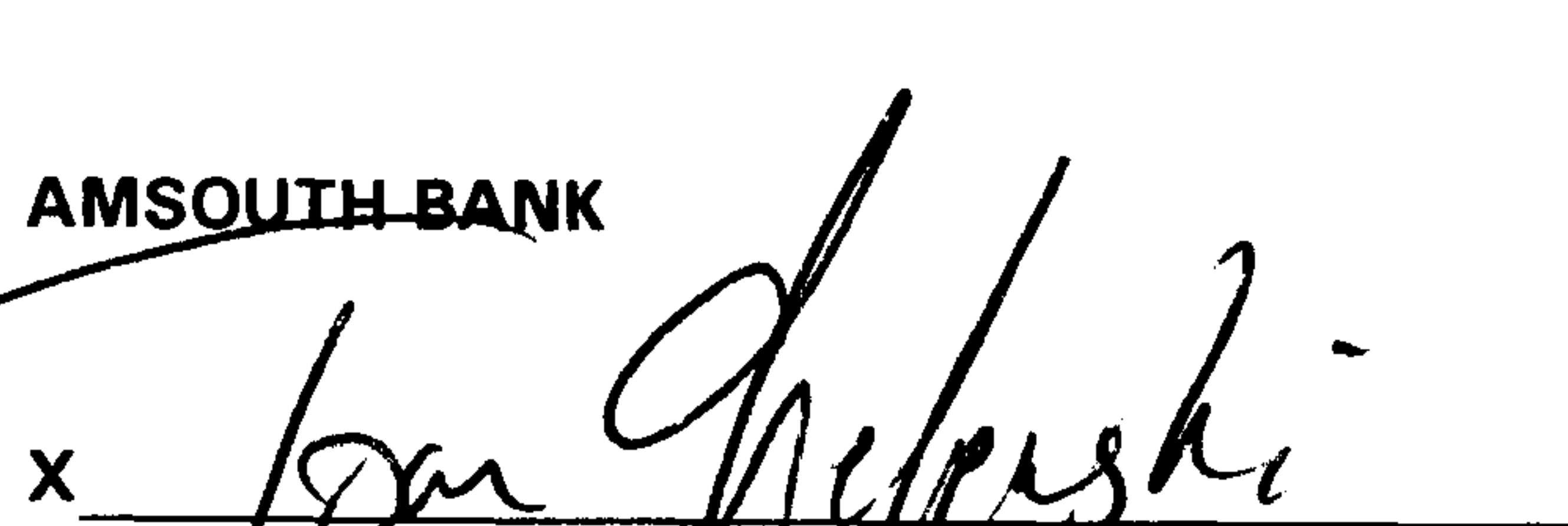
THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X   
CESARE MUNOZ (Seal)

X   
GUENDALINA RAVELLO MUNOZ (Seal)

LENDER:

AMSOUP BANK  
X   
Authorized Signer (Seal)

This Modification of Mortgage prepared by:

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

MODIFICATION OF MORTGAGE  
(Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

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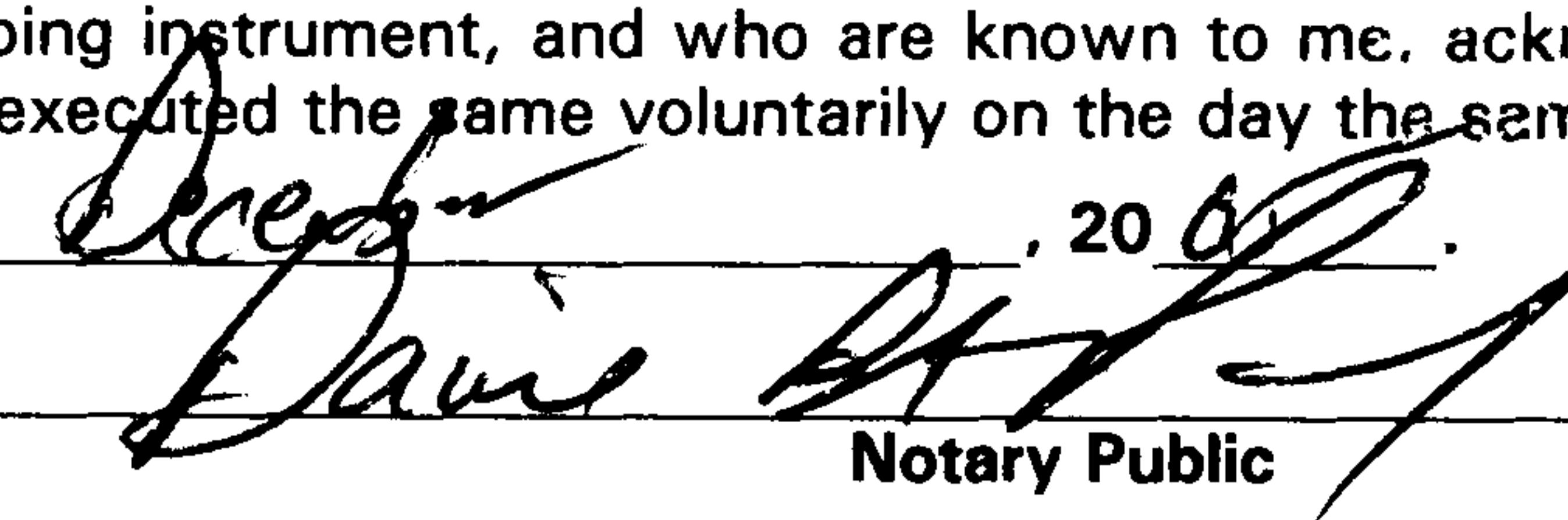
COUNTY OF Shelby

) SS

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that CESAR E MUNOZ and GUENDALINA RAVELLO MUNOZ, 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 12th day of December, 2007.

  
Notary Public

MY COMMISSION EXPIRES FEBRUARY 18, 2009

My commission expires \_\_\_\_\_

LENDER ACKNOWLEDGMENT

STATE OF Alabama

)

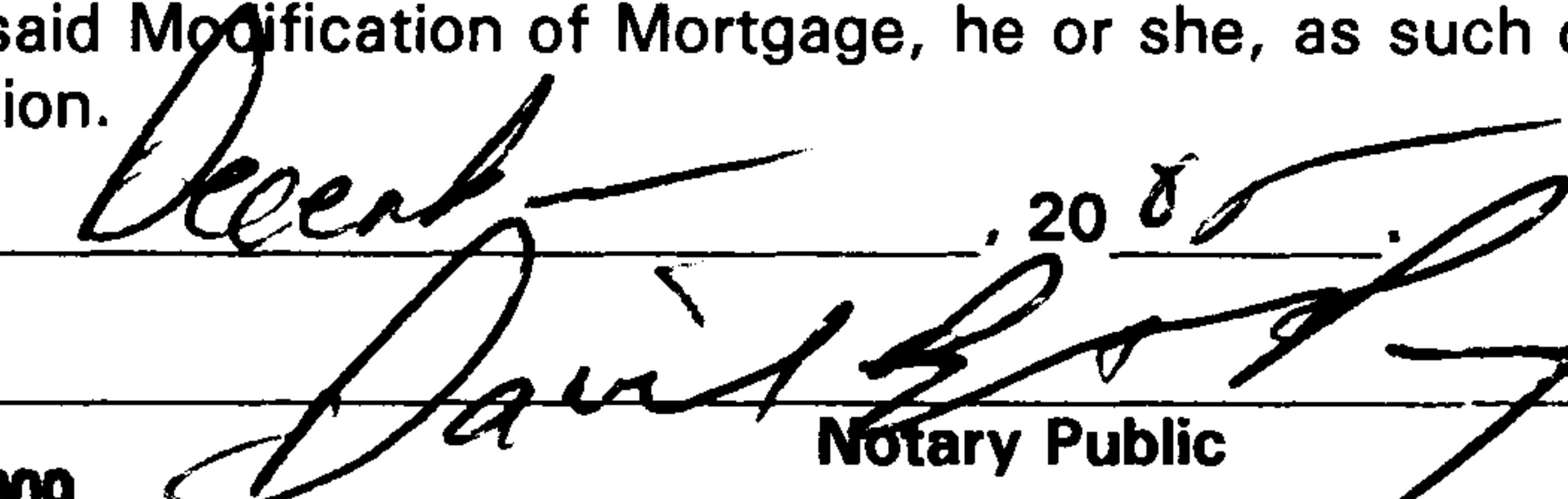
COUNTY OF Shelby

) SS

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that AmSouth 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 12th day of December, 2007.

  
Notary Public

MY COMMISSION EXPIRES FEBRUARY 18, 2009

My commission expires \_\_\_\_\_

LASER PRO Lending, Ver. 5.27.00.005 Copr. Harland Financial Solutions, Inc. 1997, 2005. All Rights Reserved. - AL S:SYSAPPS\LaserPro\CFICFLPLIG201.FC TR-218844 PR-19

20060106000011940 2/3 \$93.95  
Shelby Cnty Judge of Probate, AL  
01/06/2006 02:36:56PM FILED/CERT

2006010600011940 3/3 \$93.95  
Shelby Cnty Judge of Probate, AL  
01/06/2006 02:36:56PM FILED/CERT

## **SCHEDULE "A"**

**THE FOLLOWING DESCRIBED REAL ESTATE, SITUATE IN THE STATE OF ALABAMA, COUNTY OF JEFFERSON, TO WIT:**

**LOT 2024, ACCORDING TO THE SURVEY OF LAKE POINTE ESTATES, 1<sup>ST</sup> ADDITION, AS RECORDED IN MAP BOOK 17 PAGE 14 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**KNOWN: 1104 LAKE POINT CT**

**PARCEL: 117350001012027**