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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 13, 2006, is made and executed between RONALD U. HARRIS, whose address is 808 WOOD POPPY CT., HOOVER, AL 35244 and PAMELA S. HARRIS, whose address is 808 WOOD POPPY CT., HOOVER, AL 35244; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 1199 North Parkway, Arab, AL 35016 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 26, 1996 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 04/19/1996 IN SHELBY COUNTY, AL, INSTRUMENT 1996-12833, AND MODIFIED 04/26/2000 AND RECORDED 08/11/2000 IN SHELBY COUNTY, AL, INSTRUMENT 2000-27445, AND MODIFIED 12/18/2001 AND RECORDE 01/03/2002 IN SHELBY COUNTY, AL, INSTRUMENT 2002-00496, AND MODIFIED 01/13/2006.

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 808 WOOD POPPY 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 \$80,000.00 to \$100,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and 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 JANUARY 13, 2006.

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:

RONALD U. HARRIS

PAMELA S. HARRIS

LENDER:

AMSOUTH BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: MIKE PIERCE Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL ACKNOWLEDGMENT	
STATE OF MWWW.	20060201000052130 2/3 \$49.00 20060201000052130 2/3 \$FDM FILED/CERT
COUNTY OF SHENSON) SS 2/060201000052130 2/3 \$49.00 20060201000052130 2/3 \$49.00 20060201000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 200602010000052130 2/3 \$49.00 2006020100000052130 2/3 \$49.00 2006020100000000000000000000000000000
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that RONALD U. HARRIS and PAMELA S. HARRIS, 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	
My commission expire 17 COMMINION EXPERS: Mar 1, 1000	
LENDER ACKNOWLEDGMENT	
STATE OF COCONOC	
COUNTY OF) SS)
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that 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.	
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SCHEDULE A

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

LOT 3508, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB 35TH ADDITION, RECORDED IN MAP BOOK 16 PAGE 113, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 808 WOOD POPPY CT

PARCEL: 117350006020000