

WHEN RECORDED MAIL TO:



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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 9, 2006, is made and executed between CHRISTOPHER J DORRIS, whose address is 500 BAYHILL RIDGE CIR, BIRMINGHAM, AL 352443337 and SUSAN C DORRIS, whose address is 500 BAYHILL RIDGE CIR, BIRMINGHAM, AL 352443337; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 1849 Highway 31 South, Birmingham, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 4, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 06-04-2004 INSTRUEMNT #20040604000300270.

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 500 BAYHILL RIDGE CIRCLE, BIRMINGHAM, AL 352440000.

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 \$155930.00 to \$255930.00.

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 MAY 9, 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:

X Juseu Couri

(Seal)

CHRISTOPHER J DORRIS

(Seal)

LENDER:

AMSOUTH BANK

(Www for (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Ada Matthews Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

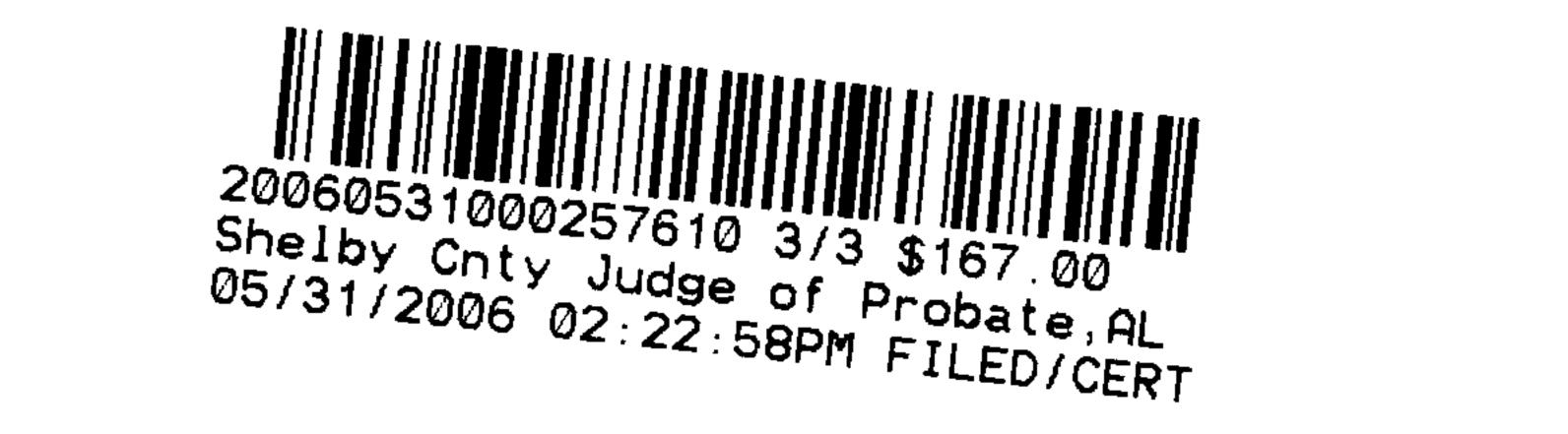
MODIFICATION OF MORTGAGE (Continued)

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INDIVIDUAL ACKNOWLEDGMENT

| STATE OF HOWAMA |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| COUNTY OF JULIUSUS) |
| |
| I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that CHRISTOPHER J DORRIS and SUSAN C DORRIS, 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 day of not consider the first constant and official seal this day of day of not constant and official seal this day of day of not constant and official seal this day of day of not constant and official seal this day of day of not constant and official seal this day of |
| SOMMISSION EXPINES MAY 11, 2008 Notary Public |
| My commission expires |
| |
| LENDER ACKNOWLEDGMENT |
| STATE OF Alabama |
| |
| COUNTY OF Selfleson |
| 100 Amada For |
| I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that $1000000000000000000000000000000000000$ |
| 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 day of day of / 100/, 20/ |
| MY COMMISSION EXPIRES MAY 11, 2008 O W Notary Public |
| My commission expires |
| |

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SCHEDULE "A"

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

LOT 27, ACCORDING TO THE SURVEY OF HEATHERWOOD FOREST, SECTOR TWO, AS RECORDED IN MAP BOOK 17, PAGE 129, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

KNOWN: 500 BAYHILL RIDGE CIR