

20060620000295260 1/3 \$108.00  
Shelby Cnty Judge of Probate, AL  
06/20/2006 02:41:22PM FILED/CERT

**WHEN RECORDED MAIL TO:**



VANDERVER, GERALD

Record and Return To:  
Fiserv Lending Solutions  
600A N. John Rhodes Blvd  
Melbourne, FL 32934

20061041158450

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

130000117328

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated May 30, 2006, is made and executed between **GERALD L VANDERVER**, whose address is 4 RIDGE DR, PELHAM, AL 351241889 and **JOAN VANDERVER A/K/A JOAN M VANDERVER**, whose address is 4 RIDGE DR, PELHAM, AL 351241889; 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 September 16, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

**RECORDED IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA IN BOOK 20051011000529330 ON 8 PAGES.**

**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 4 RIDGE DR, PELHAM, AL 351240000.

**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 \$90000 to \$150000.**

**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 30, 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.**

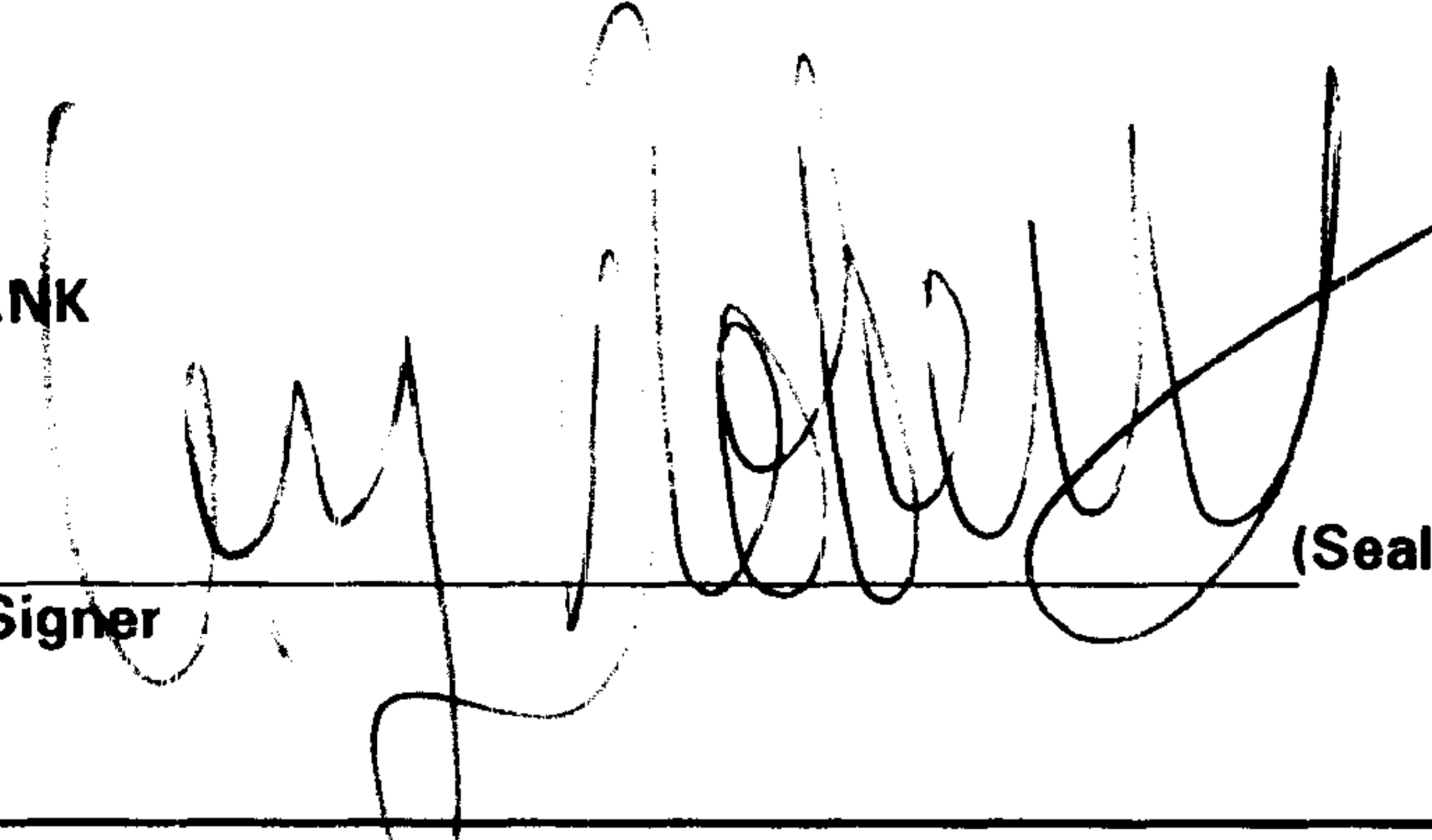
**GRANTOR:**

X  (Seal)  
GERALD L VANDERVER

X  (Seal)  
JOAN VANDERVER

**LENDER:**

AMSOUTH BANK

X  (Seal)  
Authorized Signer

**This Modification of Mortgage prepared by:**

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



MODIFICATION OF MORTGAGE  
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF Shelby )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **GERALD L VANDERVER and JOAN VANDERVER, 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 30 day of May, 2006  
Carol Elizabeth Fletcher  
Notary Public

My commission expires June 15, 2009


LENDER ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF Shelby )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Ambaath 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 May, 2006  
Carol Elizabeth Fletcher  
Notary Public

My commission expires June 15, 2009

  
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## SCHEDULE A

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

LOT 4, ACCORDING TO THE SURVEY OF LITTLE OAK RIDGE  
ESTATES, SECTION 1, AS RECORDED IN MAP BOOK 5 PAGE 30, IN THE  
PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 4 RIDGE DR

PARCEL: 131121002011000