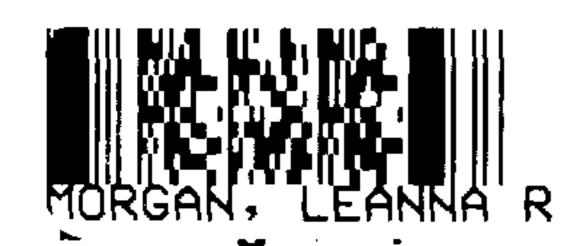


WHEN RECORDED MAIL TO:



Record and Return To: Fisery Lending Solutions 600-A N John Rodes Blvd. MELBOURNE, FL 32934

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

(Seal)

071100082595

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 28, 2006, is made and executed between LEANNA R MORGAN, whose address is 77 PINE NEEDLE CV, CHELSEA, AL 350437120 and BRAD MORGAN, aka WILLIAM B MORGAN whose address is 77 PINE NEEDLE CV, CHELSEA, AL 350437120; wife and husband (referred to below as "Grantor") and AmSouth Bank, whose address is 1845 Crestwood Boulevard, Irondale, AL 35210 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 26, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED IN SHELBY COUNTY 03/23/2004 INST # 20040323000148420.

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 77 PINE NEEDLE CV, CHELSEA, AL 350437120.

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 \$10000 to \$100000.

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 JULY 28, 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.

BRAD

MORGAN

GRANTOR:

LEANNA R MORGAN

(Seal)

LENDER:

AMSOUTH BANK

Authorized Signer

(Seal)

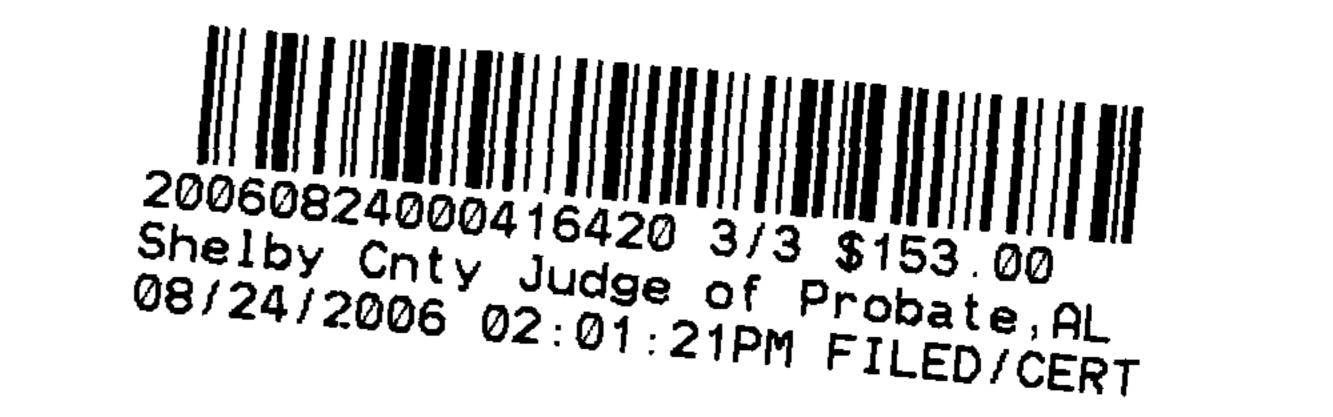
This Modification of Mortgage prepared by:

Name: Connie Stoves Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

IND	DIVIDUAL ACKNOWLEDGMEN	20060824000416420
111		
STATE OF Habane)	Shelby Cnty Judge of Probate, AL 08/24/2006 02:01:21PM FILED/CERT
The Con) SS	
COUNTY OF		
I, the undersigned authority, a Notary Public in ar	nd for said county in said state, hereby cer	tify that LEANNA R MORGAN and BRAD
MORGAN, wife and husband, whose names are this day that, being informed of the contents of said		are known to me, acknowledged before me on tarily on the day the same bears date.
Given under my hand and official seal this	28 day of July	<u> </u>
		hue Danne
		Notary Public
My commission expires 4-28-2008		
IVIY COMMISSION EXPINSS C		
LENDER ACKNOWLEDGMENT		
\sim /		
STATE OF Habana)	
) SS	
COUNTY OF Jefferson		
I, the undersigned authority, a Notary Public in and	for said county in said state, hereby certify the	hat DONNA DER DER BROFF
acknowledged before me on this day that, being in	a corporation, is signed to the fore	going iviodification and who is known to me,
full authority, executed the same voluntarily for and		or wortgage, he or sine, as sach officer and with
Given under my hand and official seal this	28 day of July	, 20 <u>06</u> .
	2,	Alexander Comments
		Notary Public
My commission expires $U-28-2-005$	7	
My commission expires 4-20-200		

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G2162523

SCHEDULE A

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

LOT 46, ACCORDING TO THE SURVEY OF COUNTRYSIDE AT CHELSEA 3 SECTOR, AS RECORDED IN MAP BOOK 12 PAGE 84, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 77 PINE NEEDLE CV

PARCEL: 09-7-35-0-004-003-057