



20060919000463270 1/3 \$82.10
 Shelby Cnty Judge of Probate, AL
 09/19/2006 08:44:46AM FILED/CERT

WHEN RECORDED MAIL TO:



Record and Return To:
 Fiserv Lending Solutions
 600-A N John Rodes Blvd.
 CARTLEDGE III, CHARL MELBOURNE, FL 32934

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

130000101629
 20062271133400

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 21, 2006, is made and executed between CHARLES D CARTLEDGE, III, whose address is 103 VICTORY TRL, PELHAM, AL 351241642 and TARA J CARTLEDGE, whose address is 103 VICTORY TRL, PELHAM, AL 351241642; 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 July 22, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 07/28/2005 INSTR#20050728000379740 SHELBY COUNTY
 MODIFIED ON 08/21/2006.

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 103 VICTORY TRAIL, 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 \$23,500 to \$66,900.

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 AUGUST 21, 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 Charles D. Cartledge III (Seal)
 CHARLES D CARTLEDGE, III

x Tara J. Cartledge (Seal)
 TARA J CARTLEDGE

LENDER:

AMSOUTH BANK

x Candice E. Fitch (Seal)
 Authorized Signer

This Modification of Mortgage prepared by:

Name: Brenda Rollins
 Address: P.O. BOX 830721
 City, State, ZIP: BIRMINGHAM, AL 35283

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 **CHARLES D CARTLEDGE, III** and **TARA J CARTLEDGE**, 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 21st day of August 2006.
Jennifer Barnett
Notary Public

MY COMMISSION EXPIRES APRIL 21, 2007

My commission expires _____

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 AmSouth Bank
Caroline E. Fletcher 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 21st day of August 2006.
Jennifer Barnett
Notary Public

MY COMMISSION EXPIRES APRIL 21, 2007

My commission expires _____


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SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF SHELBY AND STATE OF ALABAMA, DESCRIBED AS FOLLOWS:

LOT 46, ACCORDING TO THE SURVEY OF PANTHER RIDGE, AS RECORDED IN MAP BOOK 31, PAGE 118, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PROPERTY ADDRESS: 103 VICTORY TRL