20061027000531570 1/3 $51.00
Shelby Cnty Judge of Probate,AL
10/27/2006 01:56:20PM FILED/CERT

WHEN RECORDED MAIL TO:
AmSouth Bank

Record and Return To:
Fiserv Lending Solutions
600-A N John Rodes Blvd.
EADY, JAMES R AKA EA MELBOURNE, FL 32934

20062641502390

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

0704999678 28

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 6, 2006, is made and executed between JAMES R EADY, A/K/A JAMES R EADY II; whose address is 6008 MILL CREEK DR, BIRMINGHAM, AL 352427320 and CRYSTAL A EADY, A/K/A CRYSTAL ANN EADY; whose address is 6008 MILL CREEK DR, BIRMINGHAM, AL 352427320; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 1 Independence Plaza, Homewood, AL 35209 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 6, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 05/19/2003 20030519000309030 7 PAGES AND MODIFIED NOVEMBER 24, 2003 RECORDED 12/09/2003 20031209000796630 3 PAGES AND MODIFIED JUNE 7, 2005 RECORDED 07/05/2005 20050705000332760 3 PAGES IN SHELBY COUNTY.

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 6008 MILL CREEK DR, BIRMINGHAM, AL 352420000.

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 to $100,000.

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 OCTOBER 6, 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)
JAMES R EADY

X _____ (Seal)
CRYSTAL A EADY

LENDER:

AMSOUTH BANK

X _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Angela Knight
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **JAMES R EADY and CRYSTAL A EADY**, **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 16 **day of** October, **20**06.

Linda C Cleveland
Notary Public

My commission expires 2-24-2010

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that S. Eaton Balch of AmSouth 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 16 **day of** October, **20**06

Linda C Cleveland
Notary Public

My commission expires 2-24-2010

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20061027000531570 3/3 $51.00
Shelby Cnty Judge of Probate, AL
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G2856973

SCHEDULE A

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

LOT 99, ACCORDING TO THE SURVEY OF GREYSTONE FARMS MILL CREEK, PHASE 2, AS RECORDED IN MAP BOOK 21 PAGE 21, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 6008 MILL CREEK DR

PARCEL: 03834000609900O