RECORDATION REQUESTED BY:

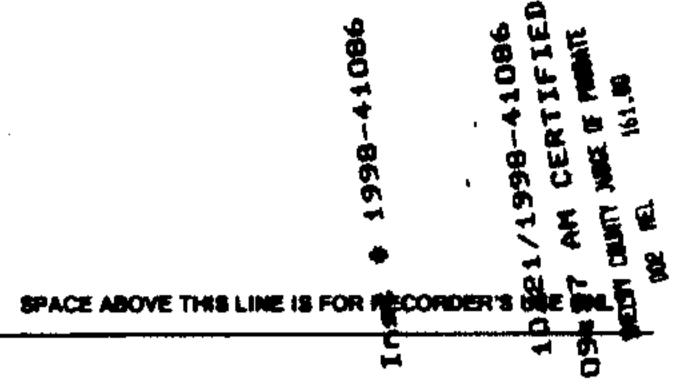
SOUTHTRUST EQUITY LINE C/O STEWART TITLE 2700 HWY 200 SO. SUITE 00 SIRMINGHAM, AL 30225-

WHEN RECORDED MAIL TO:

SOUTHTRUST EQUITY LINE C/O STEWART TITLE 2700 HWY 200 SO. SUITE 40 BIRMINGHAM, AL 2023-

SEND TAX NOTICES TO:

GARY, NICHOLS and BEVERLY DEENA NICHOLS 4793 SOUTHLAKE PARKWAY BIRMINGHAM, AL 36244



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JUNE 26, 1906, BETWEEN GARY NICHOLS and BEVERLY DEENA MICHOLS, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 4793 SOUTHLAKE PARKWAY, BIRMINGHAM, AL. 35244; and SouthTrust Bank, National Association (referred to below as "Lander"), whose address is 420 North 20th Street, Birmingham, AL. 35203.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 30, 1993 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED JUNE 9, 1903 IN INSTRUMENT 1903/10000

REAL PROPERTY DESCRIPTION. The Mortgage covers the following tiescribed real property (the "Real Property") located in SHELBY County, State of Alabama:

LOT 29-8, ACCORDING TO A RESURVEY OF LOTS 27A AND 28A, SOUTHLAKE RESIDENTIAL SUBDIVISION, AS RECORDED IN MAP BOOK 14 PAGE 57 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 4793 SOUTHLAKE PARKWAY, BIRMINGHAM, AL. 35244.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

INCREASE MORTGAGE FROM \$125,000 TO \$225,000. FOR MORTGAGE TAX PURPOSES THIS LINE WAS INCREASED BY \$100,000.

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 Lander 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.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

LENDER:

SouthTrust Bank, National Association

By:

BEVERLY DEEMA MICHOLS

This Modification of Mortgage prepared by:

Name: ALICIA TARVER
Address: P.O. BOX 830826

City, State, ZIP: BIRMINGHAM, AL 36262

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Loan	No	954	97891

MODIFICATION OF MORTGAGE (Continued)

Page 2

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	INDIVIDUAL ACKNO	WLEDGMENT
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STATE OF He bonn		
cl 11) 86	
COUNTY OF Shally		
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whose names are signed to the foregoing inst	rument, and who are known to m	te, acknowledged before me on this day that, being informed of the
contents of said Modification, they executed the		ame beens date.
Given under my hand and official seal this	day of _	June 10 78
M. Commission C		Januara an
My Commission E	xpires October 30, 1999	Notery Public
My commission expires		
	LENDER ACKNOW	ENCMENT
4.1	LEMOEN AURITOTTI	
STATE OF Hobers	.	
SIAIE OF		
COLUMN OF SELECTION) 86	
COUNTY OF THE SON		
I, the undersigned authority, a Notary Public in a Given under my hand and official seal this	and for said county in said state, by	reby coulty that J. Deviol Nober's
Given under my hand and official seal this	20th day of	19.98
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My Commission Expir	res October 30 1900	The state of the s
My commission expires	VB(OBO) 00, 1555	

ASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.25 (c) 1986 CFI ProServices, Inc., All rights reserved. (AL -G201 37627.L N L 7.0VL)

inst + 1998-41086

10/21/1998-41086 09:37 AM CERTIFIED SHELDY COUNTY MISCE OF PRODATE 082 NEL 161.80