

RECORDATION REQUESTED BY:

SouthTrust Bank N. A.
1725 28th Avenue South
P. O. Box 2554
Homewood, AL 35209

WHEN RECORDED MAIL TO:

SouthTrust Bank N.A.
ATTN: Document Management
P.O. Box 2554
Birmingham, AL 35290-2554

SEND TAX NOTICES TO:

Mary Louise Taber
615 Mountain Laurel Court
Hoover, AL 35244

Inst # 1999-17788

04/28/1999-17788
01:02 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SMA 26.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 26, 1999, BETWEEN Mary Louise Taber, a single woman (referred to below as "Grantor"), whose address is 615 Mountain Laurel Court, Hoover, AL 35244; and SouthTrust Bank N. A. (referred to below as "Lender"), whose address is 1725 28th Avenue South, P. O. Box 2554, Homewood, AL 35209.

MORTGAGE. Grantor and Lender have entered into a mortgage dated June 16, 1998 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Mortgage Recorded June 29, 1998 Inst # 1998-24032, Shelby County Judge of Probate

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

Lot 17A, resurvey of Lots 12-22, Davenport's addition to Riverchase

The Real Property or its address is commonly known as 615 Mountain Laurel Court, Hoover, AL 35244.

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

Mortgage is hereby modified to increase the loan amount from \$25,000.00 to \$35,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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 endorser 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:

X Mary Louise Taber
Mary Louise Taber

LENDER:

SouthTrust Bank N. A.

By: [Signature]
Authorized Officer

This Modification of Mortgage prepared by:

Name: George Davis
Address:
City, State, ZIP:

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Shelby) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Mary Louise Taber, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 26th day of March, 1999

[Signature]
Notary Public

My commission expires July 9, 2000

LENDER ACKNOWLEDGMENT

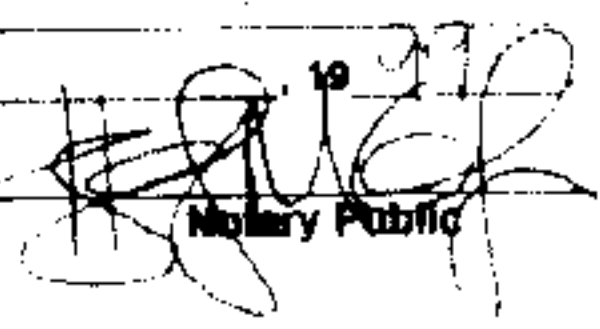
STATE OF Alabama)
COUNTY OF Shelby) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that
Given under my hand and official seal this 14th day of April 19 99

MY COMMISSION EXPIRES

DECEMBER 8, 2002

My commission expires


Notary Public

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