

RECORDATION REQUESTED BY:

SouthTrust Bank
Southside 306
2401 6th Avenue South
Birmingham, AL 35233

WHEN RECORDED MAIL TO:

SouthTrust Bank
Attn: Consumer Loan Group
P O Box 830826
Birmingham, AL 35209
STEWART NATIONAL TITLE, INC.
3595 GRANDVIEW PARKWAY
SUITE 350
BIRMINGHAM, AL 35243

SEND TAX NOTICES TO:

VASSILIOS I NICOLAOU
MARYANN P NICOLAOU
16 MONTE TIERRA TRAIL
MONTEVALLO, AL 35115

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



07400000009571635100011 A

THIS MODIFICATION OF MORTGAGE dated December 18, 2000, is made and executed between VASSILIOS I NICOLAOU and MARYANN P NICOLAOU; HUSBAND AND WIFE (referred to below as "Grantor") and SouthTrust Bank, whose address is Southside 306, 2401 6th Avenue South, Birmingham, AL 35233 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 22, 1994 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

DATED 6/22/94 7/26/94 IN INST. #1994-23377. MODIFIED TO \$35,000.00 DATED 8/19/97 AND RECORDED 9/22/97 IN INST. #1997-30447.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in SHELBY County, State of Alabama:

LOT 16, ACCORDING TO THE SURVEY OF MONTE TIERRA, AS RECORDED IN MAP BOOK 5, PAGE 114, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (B20005215)

The Real Property or its address is commonly known as 16 MONTE TIERRA TRAIL, MONTEVALLO, AL 35115.

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


INCREASE MORTGAGE FROM \$ 35,000.00 TO \$ 45,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$ 10,000.00.

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.

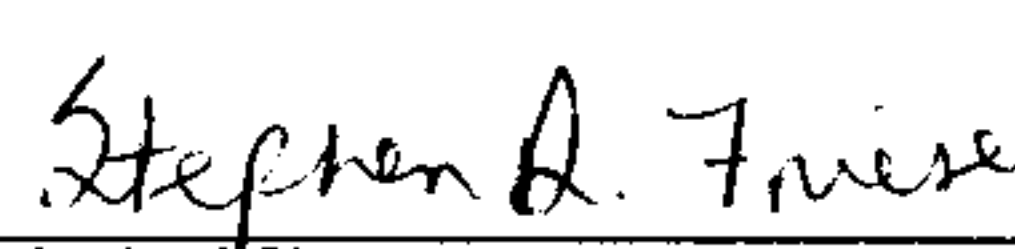
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 18, 2000. THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

x 
VASSILIOS I NICOLAOU, Individually (Seal)

x 
MARYANN P NICOLAOU, Individually (Seal)

LENDER:

x 
Authorized Signer (Seal)

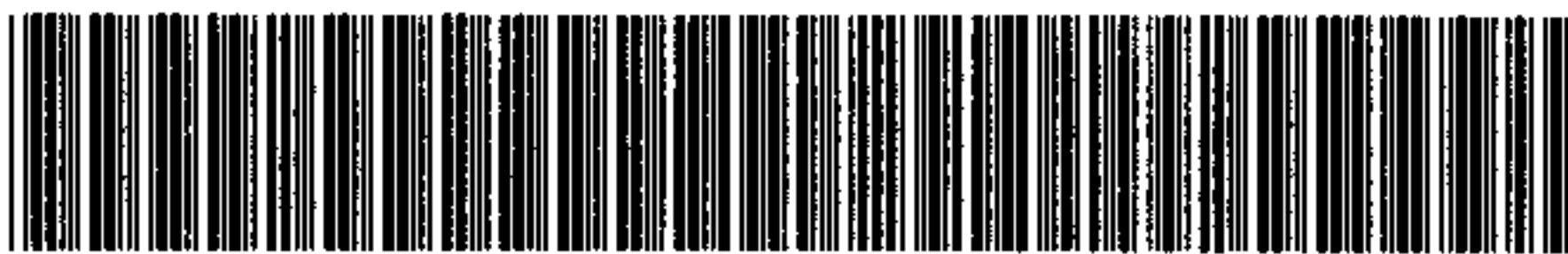
This Modification of Mortgage prepared by:

Name: JANE ALLEN, PROCESSOR LIOAN #95716351
Address: 234 GOODWIN CREST DRIVE
City, State, ZIP: BIRMINGHAM, AL 35209

Inst # 2001-04220

02/06/2001-04220
12:38 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

003 MMB 29.00



074000000009571635100011 A

MODIFICATION OF MORTGAGE
(Continued)

Page 2

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 VASSILIOS I NICOLAOU and MARYANN P NICOLAOU, 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 12th day of January 20 01.

Eileen B. Samuel
Notary Public

MY COMMISSION EXPIRES

My commission expires JANUARY 11, 2004.

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 _____ a corporation, is signed to the foregoing and who is known to me, acknowledged before me on this day that, being informed of the contents of said , 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 12th day of January 20 01.

Eileen B. Samuel
Notary Public

MY COMMISSION EXPIRES

My commission expires JANUARY 11, 2004.

Inst # 2001-04220

02/06/2001-04220
12:38 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMB 29.00