

RECORDATION REQUESTED BY:

SouthTrust Bank  
Inverness 346  
4651 Highway 280 East  
Birmingham, AL 35243

WHEN RECORDED MAIL TO:

SouthTrust Bank  
Attn: Consumer Loan Group  
P O Box 830826  
Birmingham, AL 35209

SEND TAX NOTICES TO:

CYNTHIA R. COOPER  
ROBERT DOWELL COOPER  
4517 OXFORD ROAD  
BIRMINGHAM, AL 35242  
STEWART NATIONAL TITLE, INC.  
2595 GRANDVIEW PARKWAY  
SUITE 350  
BIRMINGHAM, AL 35243

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



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THIS MODIFICATION OF MORTGAGE dated December 14, 2000, is made and executed between CYNTHIA R. COOPER and ROBERT DOWELL COOPER; HUSBAND AND WIFE (referred to below as "Grantor") and SouthTrust Bank, whose address is Inverness 346, 4651 Highway 280 East, Birmingham, AL 35243 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 9, 1999 (the "Mortgage") which has been recorded in JEFFERSON County, State of Alabama, as follows:

RECORDED OCTOBER 1, 1999 IN INSTRUMENT #1999-40890. .

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in <sup>Shelby</sup>JEFFERSON County, State of Alabama:

LOT 16, ACCORDING TO THE SURVEY OF OLD VIRGINIA FIRST ADDITION AS RECORDED IN MAP BOOK 8, PAGE 22, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. (B20005028)

The Real Property or its address is commonly known as 4517 OXFORD ROAD, BIRMINGHAM, AL 35242.

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

INCREASE MORTGAGE FROM \$20,000.00 TO \$30,000.00. 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 14, 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 Cynthia R. Cooper (Seal)  
CYNTHIA R. COOPER, Individually

x Robert Dowell Cooper (Seal)  
ROBERT DOWELL COOPER, Individually

LENDER:

x Robert J. Lutz (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

Name: CAROL J. JONES, LOAN PROCESSOR;LN #9500151429  
Address: 234 GOODWIN CREST DRIVE; 3RD FLOOR  
City, State, ZIP: BIRMINGHAM, AL 35209

Inst # 2001-04225

02/06/2001-04225

12:38 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE

002 MMB 23.00



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MODIFICATION OF MORTGAGE  
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA )  
 ) SS  
COUNTY OF JEFFERSON *Shelby* )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that CYNTHIA R. COOPER and ROBERT DOWELL COOPER, 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 14 day of December, 2000.  
*Tracy A. Kelly*  
Notary Public

My commission expires ~~MY COMMISSION EXPIRES~~  
SEPTEMBER 10, 2000.

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 \_\_\_\_\_ 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 \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.  
\_\_\_\_\_  
Notary Public

My commission expires \_\_\_\_\_

Inst # 2001-04225

02/06/2001-04225  
12:38 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MMB 29.00