RECORDATION REQUESTED BY:

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

WHEN RECORDED MAIL TO:

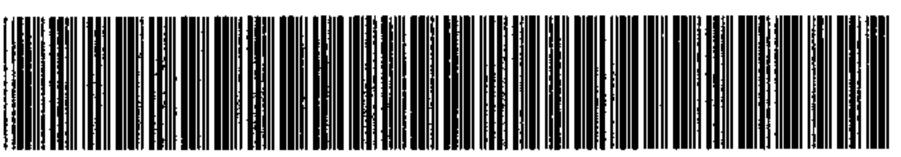
SouthTrust Bank Attn: Consumer Loan Group P O Box 830826 Birmingham, AL 35209

SEND TAX NOTICES TO:

CYNTHIA R. COOPER ROBERT DOWELL COOPERVART NATIONAL TITLE, INC. BIRMINGHAM, AL 3524595 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 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:

(Seal)

(Seal) ROBERT DOWELL COOPER, Individually

LENDER:

(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

> 23.00 002 MMB



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MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT		
AT		
STATE OF ALABAMA)	
) SS	
COUNTY OF JEFFERSON Shelly	}	
I, the undersigned authority, a Notary Public COOPER, whose names are signed to the informed of the contents of said Modification	foregoing instrument, and who a	tate, hereby certify that CYNTHIA R. COOPER and ROBERT DOWELL are known to me, acknowledged before me on this day that, being ntarily grathe day the same bears date.
Given under my hand and official seal this	day of	
_	uu, u	1 11 11
	,	- Frace a. Kelly
TOMMISSION	SOCPINES	() Notary Public
My commission expires 10. 2006.		
1512 P 1 C 111 11 -		
LENDER ACKNOWLEDGMENT		
STATE OF ALABAMA)	
) SS	
COUNTY OF JEFFERSON	3	
	•	
I the undersigned authority a Notary Bublic	in and for said same in a side or	
I, the undersigned authority, a Notary Public	a corporation, is s	signed to the foregoing and who is known to me, acknowledged
before me on this day that, being informed voluntarily for and as the act of said corpora	of the contents of said, he d	or she, as such officer and with full authority, executed the same
Given under my hand and official seal this _	day of	, 20 .
		Notary Public
		INCLAITY FUDIC
My commission expires		

[LASER PRO Lending, Reg. U.S. Pet. & T.M. OFF., Ver. 5.12.03.06 (c) Concentrex 1997, 2000. All Rights Reserved. - AL S:\CFIWIN\CFI\LPL\G201.FC TR-84947 PR-ALHELINC)

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SHELBY COUNTY JURGE OF PROPATE

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