

RECORDATION REQUESTED BY:

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

20040310000122140 Pg 1/2 51.50
Shelby Cnty Judge of Probate, AL
03/10/2004 09:51:00 FILED/CERTIFIED

WHEN RECORDED MAIL TO:

SouthTrust Bank, Loan Operations
Mortgage Recording - File Management
P O Box 2233
Birmingham, AL 35201

SEND TAX NOTICES TO:

B ANDREW WALLACE
REBECCA H WALLACE
75 CROSSBROOK DRIVE
CHELSEA, AL 35043

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



*074000000000000009581862900011 A *

THIS MODIFICATION OF MORTGAGE dated February 11, 2004, is made and executed between **B ANDREW WALLACE and REBECCA H WALLACE; HUSBAND AND WIFE** (referred to below as "Grantor") and **SouthTrust Bank**, whose address is **4651 Highway 280 East, Birmingham, AL 35243** (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 24, 1997 (the "Mortgage") which has been recorded in **SHELBY County, State of Alabama**, as follows:

RECORDING DATE 8-12-1997 VOLUME 1997 PAGE 25569.

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

All that certain parcel of land situated in **CITY OF CHELESA** being known as **LOT 7, ACCORDING TO THE SURVEY OF CHELSEA ACRES, SECOND SECTOR, AS RECORDED IN MAP BOOK 12, PAGE 87, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING THE SAME PREMISES AS CONVEYED TO B. ANDREW WALLACE AND REBECCA H. WALLACE BY DEED FROM LAURENCE D. WEYGAND AND JANE C. WEYGAND** and being more fully described in **Deed Book 1993 Page 14348** recorded on **05/19/1993** among the land records of **SHELBY County, AL**.

The Real Property or its address is commonly known as **75 CROSSBROOK DRIVE, CHELSEA, AL 35043**.

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

INCREASE MORTGAGE FROM \$ 50,000.00 TO \$ 75,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$ 25,000.00.

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 FEBRUARY 11, 2004.

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 B. Andrew Wallace (Seal)
B ANDREW WALLACE, Individually

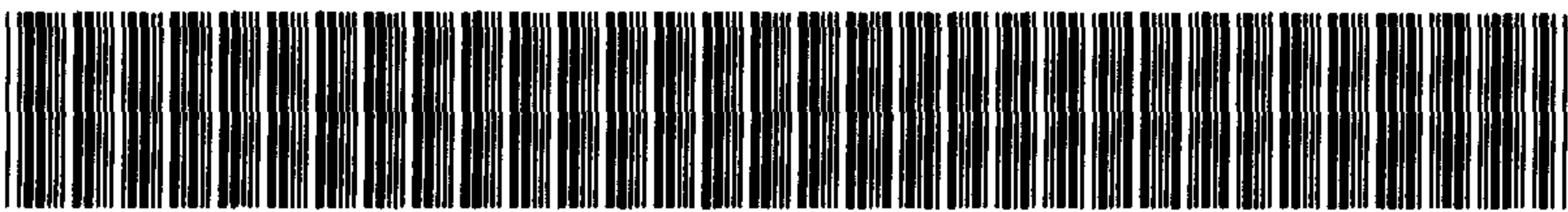
x Rebecca H Wallace (Seal)
REBECCA H WALLACE, Individually

LENDER:

x Rebecca H Wallace (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: **ROBIN GREEN, Loan Processor**
Address: **220 Wildwood Parkway**
City, State, ZIP: **Homewood, AL 35209**



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MODIFICATION OF MORTGAGE
(Continued)

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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 **B ANDREW WALLACE and REBECCA H WALLACE, HUSBAND AND WIFE**, 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 11th day of February, 2004.

Constance Woolweaver
Notary Public

MY COMMISSION EXPIRES
NOVEMBER 8, 2006

My commission expires _____

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 B. Andrew Wallace & Rebecca H Wallace a corporation, is signed to the foregoing Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, 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 11th day of February, 2004.

Constance Woolweaver
Notary Public

MY COMMISSION EXPIRES
NOVEMBER 8, 2006

My commission expires _____