

**RECORDATION REQUESTED BY:**

SouthTrust Bank  
Brook Highland 320  
5376 Highway 280  
Birmingham, AL 35242

20040702000366930 Pg 1/3 122.00  
Shelby Cnty Judge of Probate, AL  
07/02/2004 12:40:00 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:**

CRAIG T WILLIAMS  
ANN M WILLIAMS  
4832 BRIDGEWATER ROAD  
BIRMINGHAM, AL 35243

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**



\*074000000000950011417900011 0\*

**THIS MODIFICATION OF MORTGAGE** dated April 19, 2004, is made and executed between **CRAIG T WILLIAMS** and **ANN M WILLIAMS; HUSBAND AND WIFE** (referred to below as "Grantor") and SouthTrust Bank, whose address is 5376 Highway 280, Birmingham, AL 35242 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated August 2, 1999 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

**RECORDED 03-22-2000 BOOK 2000 PAGE 09047.**

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

See SEE EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 4832 BRIDGEWATER ROAD, BIRMINGHAM, AL 35243.

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

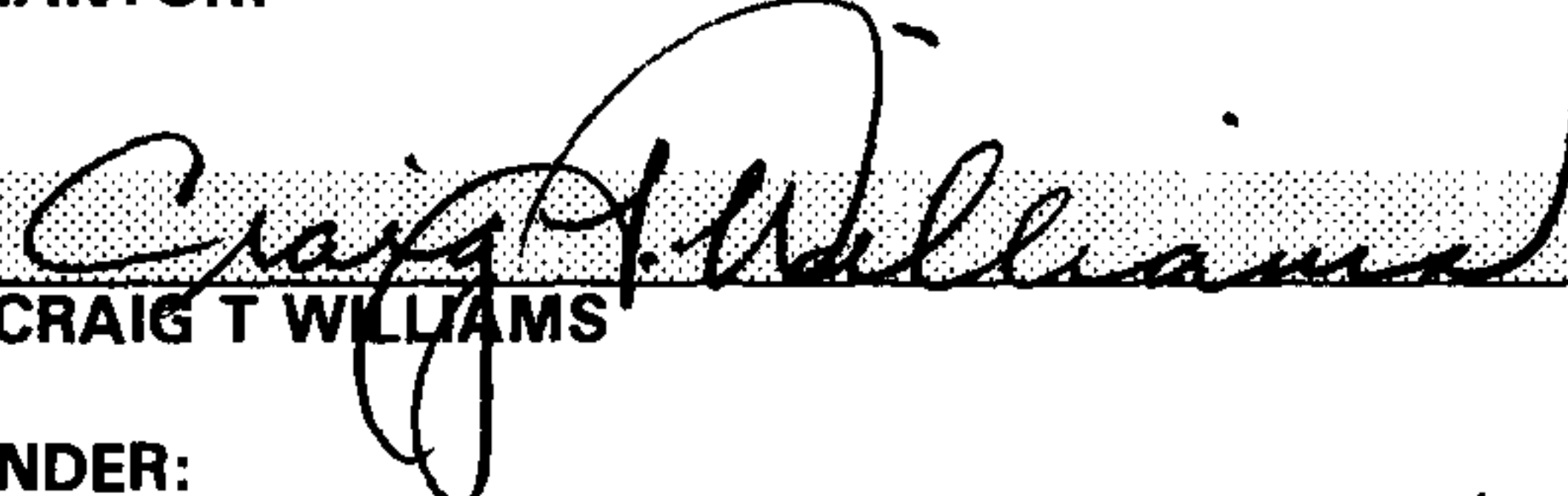
**INCREASE MORTGAGE FROM \$30,000 TO \$ 100,000 . FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$70,000.**


**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 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.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 19, 2004.**

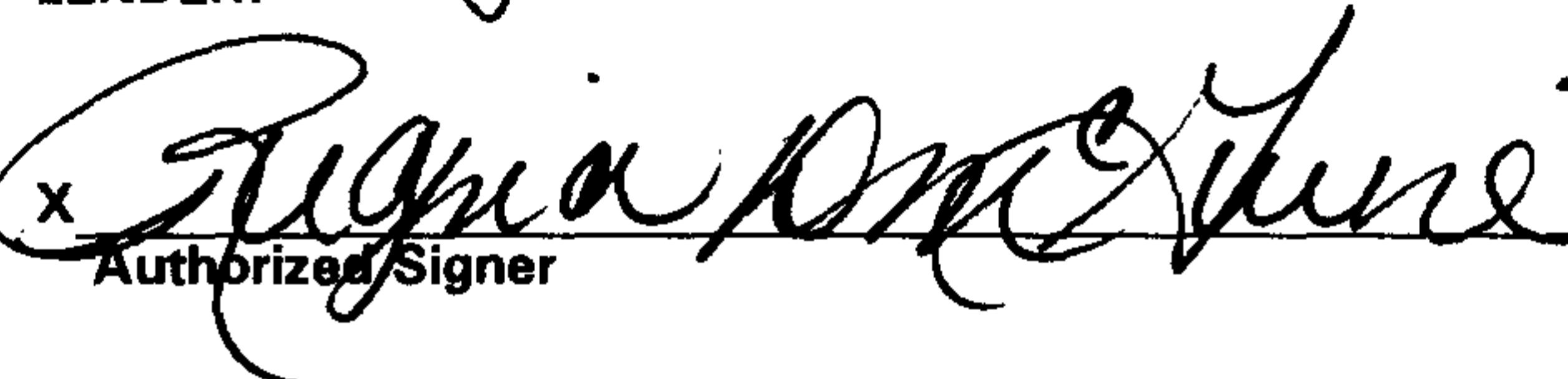
**THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.**

**GRANTOR:**

X  (Seal)  
CRAIG T WILLIAMS

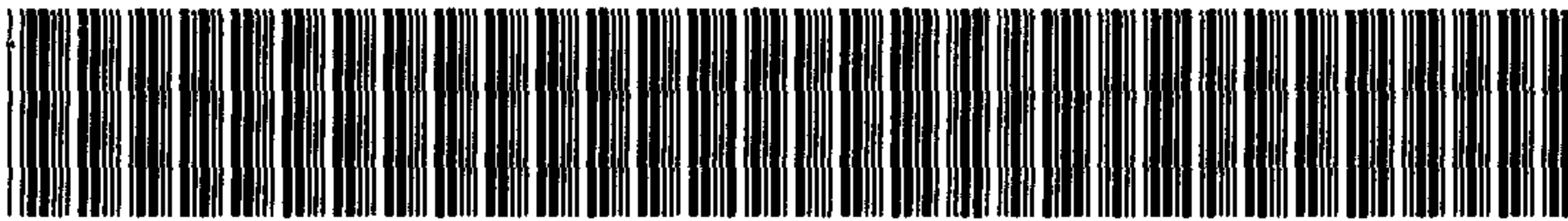
X  (Seal)  
ANN M WILLIAMS

**LENDER:**

X  (Seal)  
Authorized Signer

**This Modification of Mortgage prepared by:**

Name: ANGELITA TURNER, Loan Processor  
Address: 220 Wildwood Parkway  
City, State, ZIP: Homewood, AL 35209



\*074000000000950011417900011 0\*

MODIFICATION OF MORTGAGE  
(Continued)

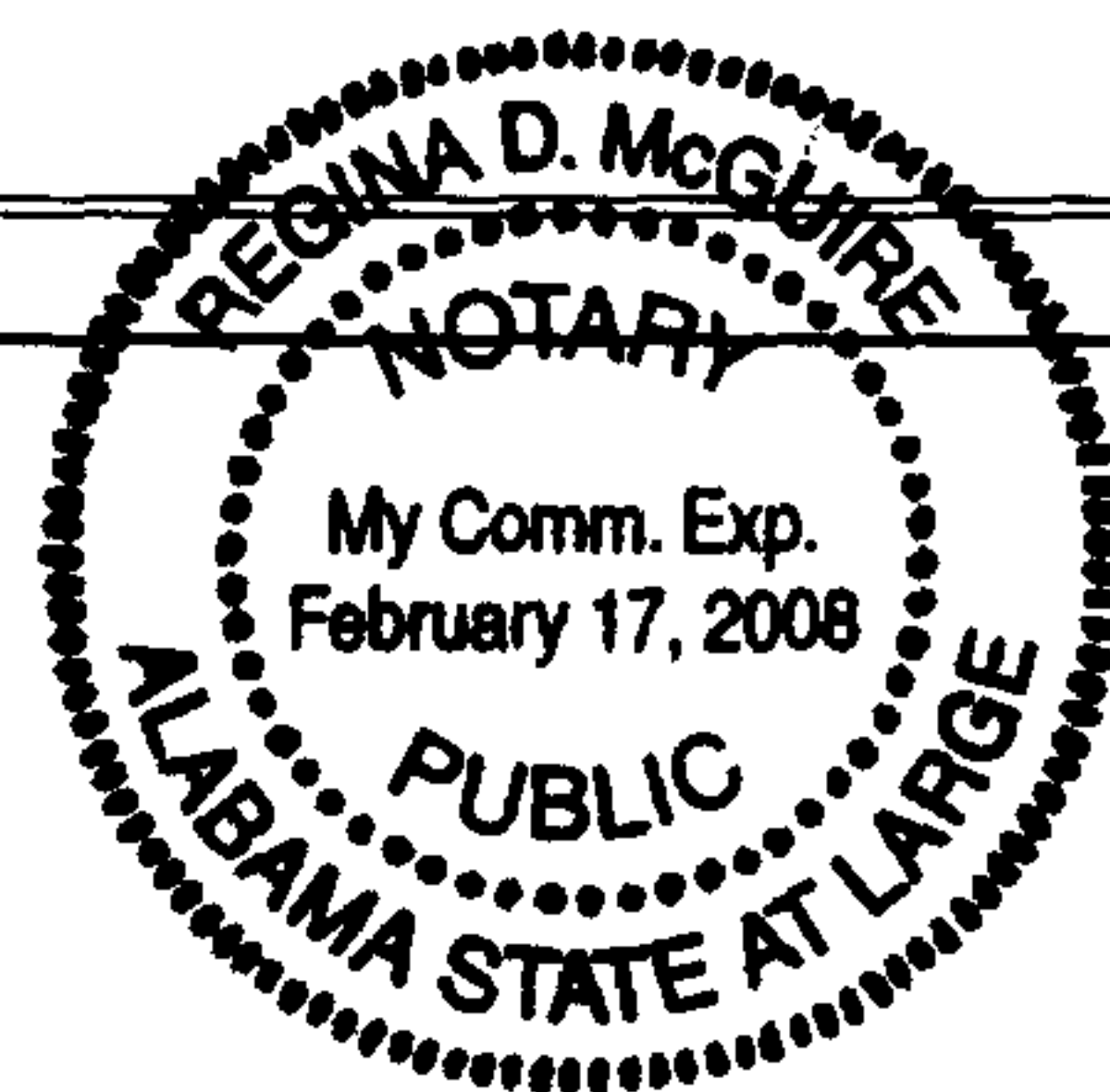
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INDIVIDUAL ACKNOWLEDGMENT

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 **CRAIG T WILLIAMS and ANN M WILLIAMS, 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 19 day of April, 2008

Regina D. McGuire  
Notary Public

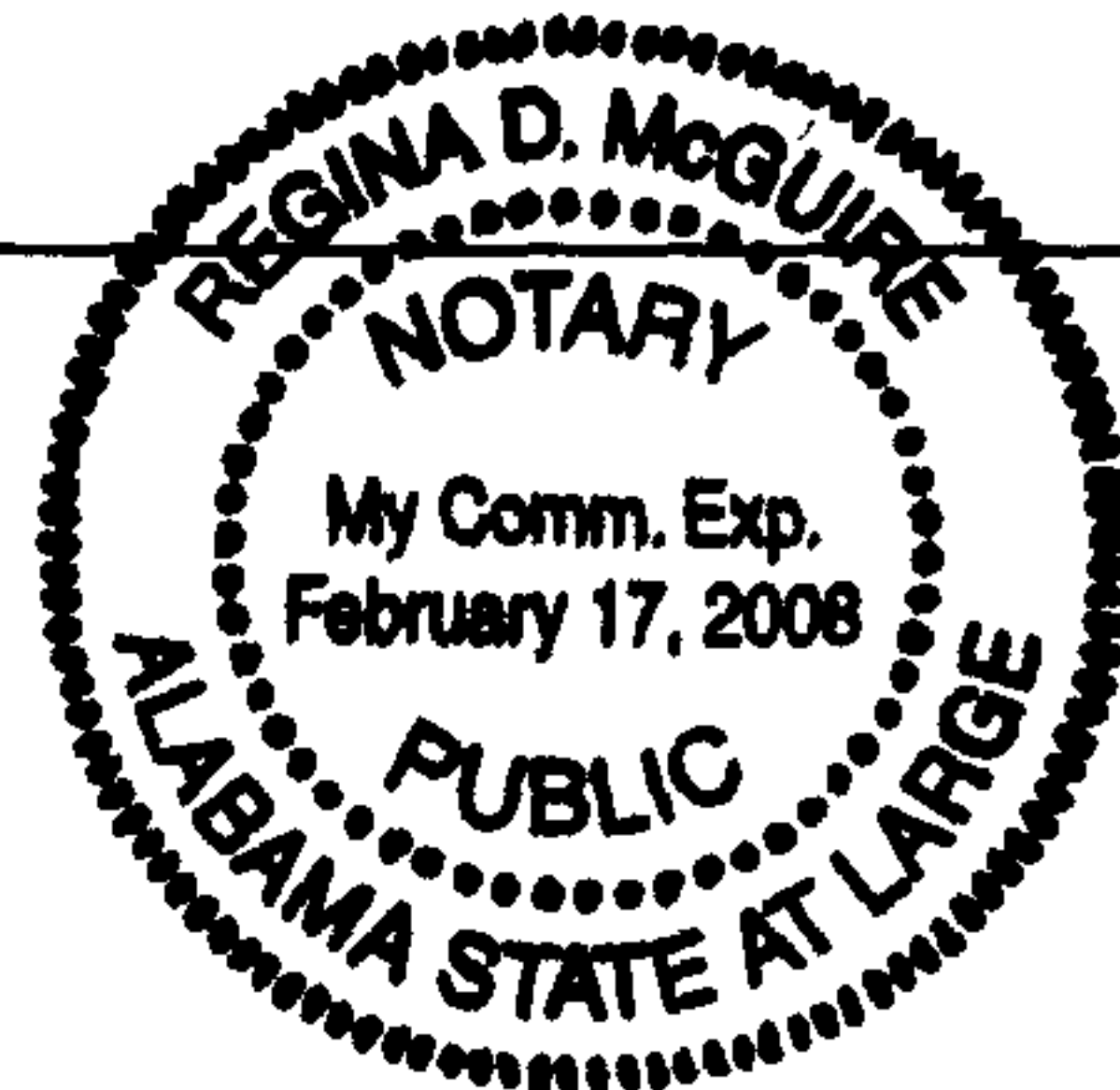
My commission expires 2/17/2008

LENDER ACKNOWLEDGMENT

STATE OF Alabama

COUNTY OF Shelby

)  
) SS  
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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 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 \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notary Public

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



----- LEGAL DESCRIPTION -----

A parcel of land located in the S.W. 1/4 of the N.E. 1/4 and the S.E. 1/4 of the N.W. 1/4 of Section 3, Township 19 South, Range 2 West, more particularly described as follows: Begin at the northwest corner of said S.W. 1/4 of the N.E. 1/4; thence in an easterly direction along the northerly line of said 1/4- 1/4 Section, a distance of 410.31 feet to the southeast corner of Lot 4, according to the Amended Map - Fourth Sector - Altadena Bend, as recorded in Map Book 116, Page 53 in the Office of the Judge of Probate in Jefferson County, Alabama; thence 146 degrees, 10 minutes right in a southwesterly direction, a distance of 330.65 feet; thence 53 degrees, 39 minutes, 20 seconds right, in a northwesterly direction, a distance of 200 feet, more or less, to the Cahaba River; thence in a northeasterly direction along said Cahaba River, a distance of 130 feet, more or less, to the Point of Beginning.

*Said property lying in Shelby County, Alabama.*

Inst # 2000-09047

03/22/2000-09047  
10:45 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
007 CJ1 68.50