

**RECORDATION REQUESTED BY:**

SouthTrust Bank  
Riverchase 331  
3089 Highway 150 South  
Birmingham, AL 35244



20041011000561700 Pg 1/2 36.50  
Shelby Cnty Judge of Probate,AL  
10/11/2004 13:37:00 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:**

BARBARA B BANE  
229 BEAVER CREEK PKWY  
PELHAM, AL 35124

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**



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**THIS MODIFICATION OF MORTGAGE dated August 25, 2004, is made and executed between BARBARA B BANE; SINGLE (referred to below as "Grantor") and SouthTrust Bank, whose address is 3089 Highway 150 South, Birmingham, AL 35244 (referred to below as "Lender").**

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated November 26, 2001 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

**RECORDING DATE: JANUARY 8, 2002 INSTRUMENT #2002-01223 IN SHELBY COUNTY, ALABAMA.**

**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 PELHAM, BEING KNOWN AS LOT 15, SECTION 1, BEAVER CREEK PRESERVE SUBDIVISION, PLAT BOOK 24, PAGE 83, TAX ID #11-7-35-1-007-015, AND BEING MORE FULLY DESCRIBED IN DEED BOOK 1999 PAGE 23232 RECORDED ON 06-03-1999 AMONG THE LAND RECORDS OF SHELBY COUNTY, ALABAMA

The Real Property or its address is commonly known as 229 BEAVER CREEK PKWY, PELHAM, AL 35124.

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

**INCREASE MORTGAGE FROM \$20,000.00 TO \$35,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$15,000.00.**

**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 AUGUST 25, 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 *Barbara B Bane* (Seal)  
BARBARA B BANE

**LENDER:**

**SOUTHTRUST BANK**

x *Ernie Humphries* (Seal)  
Authorized Signer

**This Modification of Mortgage prepared by:**

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



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**MODIFICATION OF MORTGAGE  
(Continued)**

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Alabama

COUNTY OF Jefferson

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **BARBARA B BANE, SINGLE**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 25 day of August, 2004.  
Melissa R. Skelton  
Notary Public

My commission expires 6-27-05

**LENDER ACKNOWLEDGMENT**

STATE OF Alabama

COUNTY OF Jefferson

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Jennifer Humphries 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 25 day of August, 2004.  
Melissa R. Skelton  
Notary Public

My commission expires JUN 27 2005