

RECORDATION REQUESTED BY:

EQUITY LINE GROUP
P.O. BOX 830826
BIRMINGHAM, AL 35283-0826

WHEN RECORDED MAIL TO:

EQUITY LINE GROUP
P.O. BOX 830826
BIRMINGHAM, AL 35283-0826

SEND TAX NOTICES TO:

ROBERT F. BUMPUS, JR and NORMA JANE BUMPUS
1106 WATER EDGE COURT
HOOVER, AL 35244

Inst # 1997-16327

05/27/1997-16327
01:15 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 HCB 96.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 29, 1997, BETWEEN ROBERT F. BUMPUS, JR and NORMA JANE BUMPUS, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 1106 WATER EDGE COURT, HOOVER, AL 35244; and SouthTrust Bank of Alabama, National Association (referred to below as "Lender"), whose address is 3089 Highway 150 South, Birmingham, AL 35244.

MORTGAGE. Grantor and Lender have entered into a mortgage dated _____ (the "Mortgage").

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in SHELBY County, State of Alabama:

SEE ATTACHED

The Real Property or its address is commonly known as 1106 WATER EDGE COURT, HOOVER, AL 35244.

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

INCREASE CURRENT EQUITY LINE FROM \$20,000 TO \$75,000.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

CAUTION — IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

X Robert F. Bumpus, Jr (SEAL)
ROBERT F. BUMPUS, JR

X Norma Jane Bumpus (SEAL)
NORMA JANE BUMPUS

LENDER:

SouthTrust Bank of Alabama, National Association

By: _____
Authorized Officer

This Modification of Mortgage prepared by: X _____
Name of Signer: TONYA HURST

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Jefferson

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that ROBERT F. BUMPUS, JR; and NORMA JANE BUMPUS, 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 13th day of May, 19 97

My Commission Expires Sept. 16, 2000

My commission expires _____

Mary J. McQueen
Notary Public

LENDER ACKNOWLEDGMENT

STATE OF _____)
) ss
COUNTY OF _____)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that _____
Given under my hand and official seal this _____ day of _____, 19 _____.

Notary Public

My commission expires _____

EXHIBIT A

The following described premises, to-wit:

Lot 304, according to the Survey of Riverchase Country Club, Tenth Addition, as recorded in Map Book 8, page 47, in the Probate Office of Shelby County, Alabama.

Subject to restrictions, covenants and easements, etc., of record, if any.

BEING the same property conveyed to Robert F. Bumpus, Jr., and Norma Jane Bumpus from Natter Properties, Inc. by virtue of a Deed dated August 31, 1984, recorded September 4, 1984 in Deed Book 1, page 128 in Shelby County, Alabama.

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