

95029148

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:

BRUCE A. MCMELLON
453 SAINT ANNES DRIVE
BIRMINGHAM, AL 35244-3266

Inst # 1997-33985

10/20/1997-33985
10:17 AM, CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 28, 1997, BETWEEN BRUCE A. MCMELLON, A UNMARRIED MAN, (referred to below as "Grantor"), whose address is 453 SAINT ANNES DRIVE, BIRMINGHAM, AL 35244-3266; and SouthTrust Bank, National Association (referred to below as "Lender"), whose address is 3145 Highway 31 South, Pelham, AL 35124.

MORTGAGE. Grantor and Lender have entered into a mortgage dated December 14, 1993 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED JANUARY 7, 1994 IN THE PROBATE OFFICE OF SHELBY COUNTY, BOOK 1994, PAGE 687

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

LOT 27, ACCORDING TO THE SURVEY OF HEATHERWOOD, 3RD SECTOR, AS RECORDED IN MAP BOOK 8, PAGES 29 A & B.

The Real Property or its address is commonly known as 453 SAINT ANNES DRIVE, BIRMINGHAM, AL 35244-3266.

MODIFICATION. Grantor and Lender 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. THE MATURITY DATE HAS BEEN EXTENDED TO 15 YEARS FROM THE DATE OF THE NOTE EXECUTED SIMULTANEOUSLY HERewith.

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.

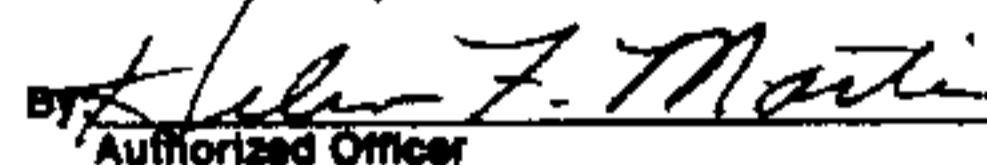
CAUTION — IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

 (SEAL)
BRUCE A. MCMELLON

LENDER:

SouthTrust Bank, National Association

BY 
Authorized Officer

This Modification of Mortgage prepared by:

Name: MICHELLE BISS
Address:
City, State, ZIP:



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 BRUCE A. MCMELLON, 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 28 day of August, 19 97.

Helen Martin
Notary Public

My commission expires 2-13-98

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 _____

Inst # 1997-33985

10/20/1997-33985
10:17 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HEL 56.00

Plm