

Inst # 1997-38402

Prepared by and return to:
Faye Moroz - Doc. Ops.
PNC Mortgage Corp. of America
75 N. Fairway Dr. - 3rd Floor
Vernon Hills, IL 60061

11/25/1997-38402
09:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
004 HCD 17.00

(Space Above This Line For Recording Data)

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MODIFICATION OF MORTGAGE/RIDER

THIS AGREEMENT made this 30th day of October, 1997
by and between **Tommy R. Gibson and wife, Pamela S. Gibson** (herein after called the Borrowers, whether one
or more) and **PNC Mortgage Corp. of America** (hereinafter "Lender").

WITNESSETH:

WHEREAS, Borrowers executed a Note and Mortgage, dated September 30, 1996 describing property in
Shelby County, State of Alabama, as follows:

SEE ATTACHED EXHIBIT A

for the purpose of securing an indebtedness of \$135,300.00 to the lender, which was recorded on October 1, 1996
as Instrument No. 1996-32369, Official Records in the office of the County Recorder of Shelby County, State of
Alabama, and

WHEREAS, the Parties hereto desire, and hereby agree, to modify said Mortgage so as to accurately set
forth the correct lender's name.

NOW, THEREFORE, in consideration of the foregoing and other valuable consideration, the parties hereto do
hereby amend and modify said Mortgage by deleting therefrom the following paragraph(s) of Section N/A on Page
1 of the Mortgage: **PNC Mortgage Corporation of America**

EXHIBIT "A"

Lot 176, according to the survey of Chandalar South Third Sector, as recorded in Map Book 6, Page 68, in the Office of the Judge of Probate of Shelby County, Alabama. Also, beginning at the Southeast Corner of Lot 176, Chandalar South, Third Sector: thence run Southeasterly along the extension of the Easterly lot line a distance of 28.00 feet; thence turn 90 deg. to the right and run Southwesterly 110.00 feet; thence turn 90 deg. to the right and run Northwesterly a distance of 28.00 feet to the Southwest corner of said Lot 176; thence turn 90 deg. to the right and run Northeasterly a distance of 110.00 to the point of beginning.

and by substituting in place thereof the following paragraph(s), originally intended to be set forth therein:
PNC Mortgage Corp. of America

It is further agreed by and between the parties hereto that this agreement is limited to the specific terms provided herein, and that in all other respects not inconsistent herewith, the terms of said Mortgage/Deed of Trust/ Security Deed shall remain in full force and effect, and be binding hereon.

This agreement shall inure to and bind the heirs, devisees, successors and assigns of the parties hereto.

IN WITNESS WHEREOF, the parties hereto have executed this agreement the day and year first above written.

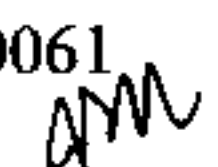
 (Seal)
Tommy R. Gibson Borrower

 (Seal)
Pamela S. Gibson Borrower

(Seal)
Borrower

(Seal)
Borrower

Lender:
PNC Mortgage Corp. of America,
an Ohio Corporation.

When recorded, mail to:
PNC Mortgage Corp. of America
75 Fairway Drive
Vernon Hills, IL 60061
Attn: Faye Moroz 
Investor Delivery

by: 
Jeanette H. Blanck
Assistant Vice President

Loan No. 09-18-99849

(Space Below This Line For Acknowledgement)

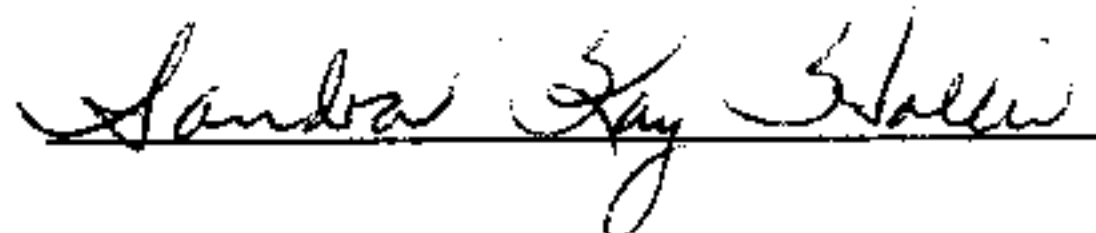
STATE OF Alabama

County ss: Jefferson

I, Sandra Kay Shellen, a Notary Public in and for said county and state, do hereby certify that **Tommy R. Gibson and wife, Pamela S. Gibson**, personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 10th day of Nov., 19 97

My Commission expires: Feb. 25, 2001


Notary Public

STATE OF ILLINOIS

County of Lake

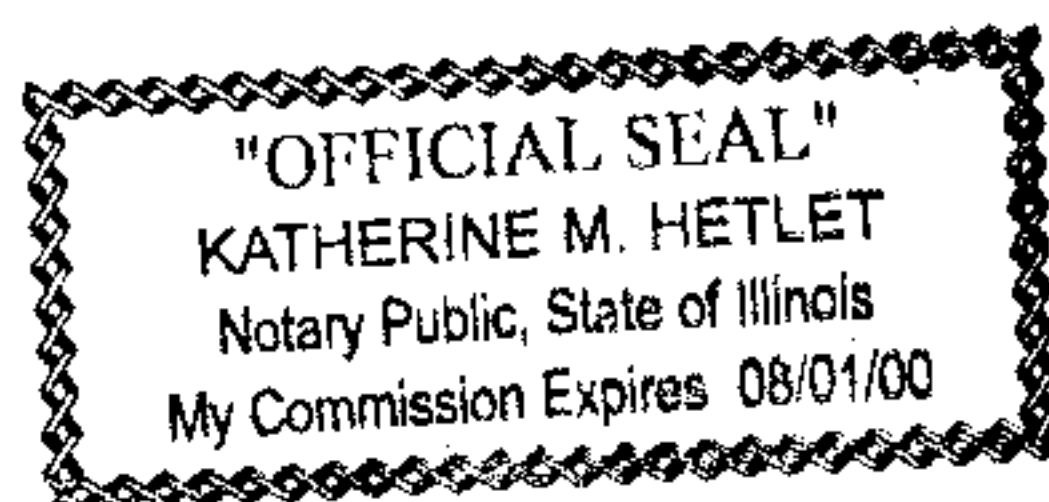
On this 30th day of October 1997.

Before me, the undersigned Notary Public in and for this County and State, personally appeared **Jeanette H. Blanck**, who acknowledged to be the Assistant Vice President of PNC Mortgage Corp. of America, an Ohio Corporation, and stated that as such officer being authorized so to do, and executed the foregoing instrument for the purposes therein contained, for and on behalf of the Corporation.

In witness whereof I have set my hand and official seal.

Katherine M. Hetlet
Notary

(Seal)



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