

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:

DAVID A. BALL and KARLENE K. BALL
501 BAYHILL RIDGE CIRCLE
BIRMINGHAM, AL 35244

Inst # 1998-00994

01/12/1998-00994
10:50 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
DOE NO 152.45

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

1998-00994

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 10, 1997, BETWEEN DAVID A. BALL and KARLENE K. BALL, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 501 BAYHILL RIDGE CIRCLE, BIRMINGHAM, AL 35244; and SouthTrust Bank, National Association (referred to below as "Lender"), whose address is 916 South 19th Street, Birmingham, AL 35295.

MORTGAGE. Grantor and Lender have entered into a mortgage dated May 10, 1996 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED IN INSTRUMENT #1996-16037

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

LOT 26, ACCORDING TO THE SURVEY OF HEATHERWOOD FOREST SECTOR TWO, AS RECORDED IN MAP BOOK 17, PAGE 129, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 501 BAYHILL RIDGE CIRCLE, BIRMINGHAM, AL 35244.

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

INCREASE MORTGAGE AMOUNT FROM \$84,250.00 TO \$94,250.00. 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.

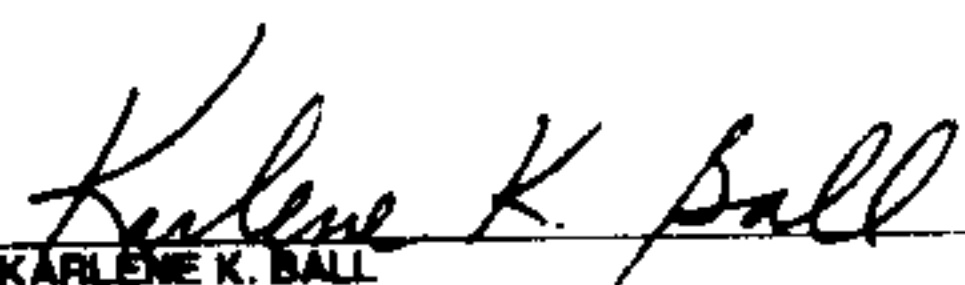
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make 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.

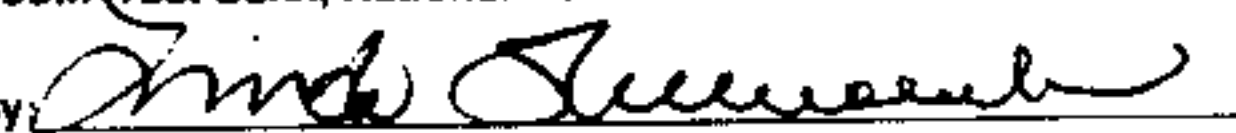
GRANTOR:

 (SEAL)
DAVID A. BALL

x  (SEAL)
KARLENE K. BALL

LENDER:

SouthTrust Bank, National Association

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: JOLEE FINDLEY
Address: P.O. BOX 830826
City, State, ZIP: BIRMINGHAM, AL 35282

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA)
COUNTY OF JEFFERSON) 88

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that DAVID A. BALL and KARLENE K. BALL, 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 12TH day of NOVEMBER, 19 97.

My Commission Expires December 28, 1998

My commission expires _____

Notary Public

LENDER ACKNOWLEDGMENT

STATE OF ALABAMA)
COUNTY OF JEFFERSON) 88

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 12TH day of NOVEMBER, 19 97.

My Commission Expires December 28, 1998

My commission expires _____

Notary Public

1998-00994
01/12/1998-00994
10:50 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NCD 152.45