

95386824

RECORDATION REQUESTED BY: \$ 26.00 rec.

EQUITY LINE GROUP
P.O. BOX 830828
BIRMINGHAM, AL 35283-0828

WHEN RECORDED MAIL TO:

EQUITY LINE GROUP
P.O. BOX 830828
BIRMINGHAM, AL 35283-0828

SEND TAX NOTICES TO:

TIMOTHY C. COOKE
317 AMHERST DRIVE
BIRMINGHAM, AL 35242

Inst # 1998-01006

01/12/1998-01006
11:05 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
BOX 103 36.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

Inst # 1998-01006

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 11, 1997, BETWEEN TIMOTHY C. COOKE, UNMARRIED, (referred to below as "Grantor"), whose address is 317 AMHERST DRIVE, BIRMINGHAM, AL 35242; and SouthTrust Bank, National Association (referred to below as "Lender"), whose address is 420 North 20th Street, Birmingham, AL 35203.

MORTGAGE. Grantor and Lender have entered into a mortgage dated February 25, 1997 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

ORIGINAL MORTGAGE DATED 02/25/97 RECORDED IN INST #1997-8343 SHELBY COUNTY ALABAMA.

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

LOT 86 ACCORDING TO THE SURVEY OF GREYSTONE VILLAGE PHASE I AS RECORDED IN MAP BOOK 18 PAGE 9 AND RE-RECORDED IN MAP BOOK 20 PAGE 32 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA.

The Real Property or its address is commonly known as 317 AMHERST DRIVE, BIRMINGHAM, AL 35242.

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

INCREASE MORTGAGE FROM \$20,000 TO \$30,000. FOR MORTGAGE TAX PURPOSES THIS LINE WAS INCREASED BY \$10,000. THE MATURITY DATE HAS BEEN EXTENDED TO 16 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:

X  (SEAL)
TIMOTHY C. COOKE

LENDER:

SouthTrust Bank, National Association

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: ANN TONER
Address: P.O. BOX 830828
City, State, ZIP: BIRMINGHAM, AL 35282

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Shelby) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that TIMOTHY C. COOKE, 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 11th day of December, 19 97.

Dana Denson
Notary Public

My commission expires My Commission Expires Feb. 14, 2001.

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Blount) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Darryl Bell*
Given under my hand and official seal this 19th day of December, 19 97

Christina W. Bandi
Notary Public

My commission expires 6/4/2001

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*whose name as authorized officer of SouthTrust Bank, National Association, a national banking association, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Inst # 1998-01006

01/12/1998-01006
11:05 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 PCS \$6.00