

95-792-757

RECORDATION REQUESTED BY:

SOUTHTRUST EQUITY LINE
C/O STEWART TITLE
2700 HWY 280 SO. SUITE 60
BIRMINGHAM, AL 35223-

WHEN RECORDED MAIL TO:

SOUTHTRUST EQUITY LINE
C/O STEWART TITLE
2700 HWY 280 SO. SUITE 60
BIRMINGHAM, AL 35223-

SEND TAX NOTICES TO:

NATHAN PARK and LEILA B. PARK
4684 SANDPIPER LANE
BIRMINGHAM, AL 35244

Inst # 1998-18398

05/19/1998-18398
02:05 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NEL 41.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 28, 1998, BETWEEN NATHAN PARK and LEILA B. PARK, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 4684 SANDPIPER LANE, BIRMINGHAM, AL 35244; 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 April 7, 1995 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED IN INSTRUMENT #1995-0046

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

LOT 57, ACCORDING TO THE SURVEY OF SANDPIPER TRAIL SUBDIVISION, SECTOR 2, AS RECORDED IN MAP BOOK 12, PAGE 44, 45, 46 AND 47, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 4684 SANDPIPER LANE, BIRMINGHAM, AL 35244.

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

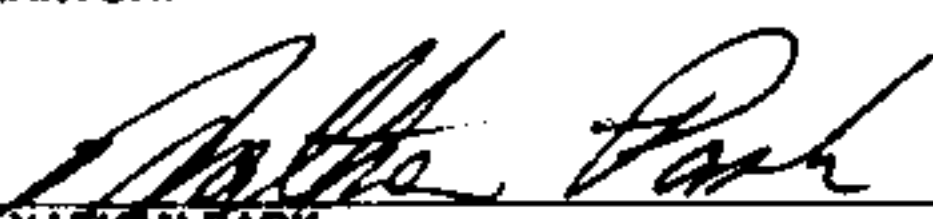
INCREASE LINE FROM \$20,000 TO \$40,000. FOR MORTGAGE TAX PURPOSES THIS LINE WAS INCREASED BY \$16,000.

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.

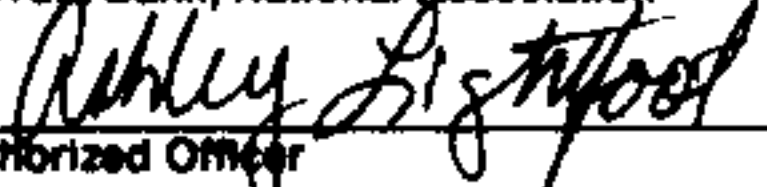
GRANTOR:

x  (SEAL)
NATHAN PARK

x  (SEAL)
LEILA B. PARK

LENDER:

SouthTrust Bank, National Association

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: ALICIA TARVER
Address: P.O. BOX 630826
City, State, ZIP: BIRMINGHAM, AL 35282

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) ss
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that NATHAN PARK and LEILA B. PARK, 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 28th day of April, 19 98.

Suzanne Allen
Notary Public

My commission expires 1-17-2002

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) ss
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that *Ashley Cynthier

Given under my hand and official seal this 28th day of April, 19 1998.

Suzanne Allen
Notary Public

My commission expires 1-17-2002

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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.

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