

95 419 768
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:

JAMES R. GFELLER and LISA A. GFELLER
5329 HARVEST RIDGE LN
BIRMINGHAM, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 21, 1998, BETWEEN JAMES R. GFELLER and LISA A. GFELLER, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 5329 HARVEST RIDGE LN, BIRMINGHAM, AL 35242; and SouthTrust Bank, National Association (referred to below as "Lender"), whose address is 5376 Highway 280, Birmingham, AL 35242.

MORTGAGE. Grantor and Lender have entered into a mortgage dated August 1, 1997 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED 08-25-97, INST # 1997-27897, IN THE PROBATE OFFICE OF 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 2, ACCORDING TO THE MAP AND SURVEY OF MEADOW VROOK, 12TH SECTOR, 1ST ADDITION, AS RECORDED IN MAP BOOK 10, PAGE 99, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 5329 HARVEST RIDGE LN, BIRMINGHAM, AL 35242.

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

INCREASE MORTGAGE FROM \$15,000.00 TO \$25,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$10,000.00..

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)
JAMES R. GFELLER

X  (SEAL)
LISA A. GFELLER

LENDER:

SouthTrust Bank, National Association

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: CHARLES L. RECTENWALD
Address: P.O. BOX 830826
City, State, ZIP: BIRMINGHAM, AL 35263

Inst # 1998-41062

10/21/1998-41062
09:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 26.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Shelby

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JAMES R. GFELLER and LISA A. GFELLER, 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 21 day of August, 1998

James R. Gfeller
Notary Public

My commission expires My Commission Expires July 19, 1999

LENDER ACKNOWLEDGMENT

STATE OF _____
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 # 1998-41062

10/21/1998-41062
09:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 26.00