

75 006 158

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 G. FARRIS and MARGARET P. FARRIS
6127 VALLEY STATION DR
PELHAM, AL 35124

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 21, 1998, BETWEEN JAMES G. FARRIS and MARGARET P. FARRIS, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 6127 VALLEY STATION DR, PELHAM, AL 35124; and SouthTrust Bank, National Association (referred to below as "Lender"), whose address is 2261 Highway 31 South, Pelham, AL 35124.

MORTGAGE. Grantor and Lender have entered into a mortgage dated September 3, 1997 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED 10-17-97, INST #1997-33866, 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:

SEE ATTACHED LONG LEGAL SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 6127 VALLEY STATION DR, PELHAM, AL 35124.

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

INCREASE MORTGAGE FROM \$20,000.00 TO \$30,000.00. 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 James G. Farris (SEAL)
JAMES G. FARRIS

x Margaret P. Farris (SEAL)
MARGARET P. FARRIS

LENDER:

SouthTrust Bank, National Association

By: Don R. Deal
Authorized Officer

This Modification of Mortgage prepared by:

Name: CHARLES L. RECTENWALD
Address: P.O. BOX 530826
City, State, ZIP: BIRMINGHAM, AL 35283

Inst # 1998-41064

10/21/1998-41064
09:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CRH 28.50

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 JAMES G. FARRIS and MARGARET P. FARRIS, 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 21st day of August, 19 98
Thomas R. Seal
Notary Public

My commission expires 11-7-2001

LENDER ACKNOWLEDGMENT

STATE OF _____)
COUNTY OF _____) ss

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 _____

EXHIBIT "A"

LONG LEGAL

Lot 18, according to the Survey of Valley Station, First Sector, as recorded in Map Book 7, page 47, in the Probate Office of Shelby County, Alabama. Less and except that part of Lot 18 sold to Walter Charles Brooks more particularly described as follows: Part of Lot 18, Valley Station First Sector, a map of which is recorded in the Office of the Judge of Probate Shelby County, Alabama, in map Volume 7, page 47, being more particularly described as follows: Beginning at the most westerly corner of said Lot 18, run in a southeasterly direction along the common line of said Lot 18 and 19 of said subdivision for a distance of 114.00 feet; thence turn an angle to the left of 164 degrees 08' 36" and run in a northerly direction for a distance of 127.79 feet to a point on the NW line of said Lot 18; thence turn an angle to the left of 120 degrees 11' 54" and run in a southwesterly direction along said NW line of Lot 18 for a distance of 36.04 feet, more or less, to the point of beginning.

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SHELBY COUNTY JUDGE OF PROBATE
DGS CRH 20.50