

95468224

RECORDATION REQUESTED BY:

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

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

TERRENCE R. ONEIL and KAREN F. ONEIL  
4743 SOUTH LAKE PARKWAY  
BIRMINGHAM, AL 35244

SPACE ABOVE THIS LINE IS FOR RECORDATION ONLY

1998-41141  
10/1/1998-41141  
11/01/1998-41141  
AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
236.00

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JULY 14, 1998, BETWEEN TERRENCE R. ONEIL and KAREN F. ONEIL, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 4743 SOUTH LAKE PARKWAY, BIRMINGHAM, AL 35244; and SouthTrust Bank, National Association (referred to below as "Lender"), whose address is 100 Office Park Dr., Birmingham, AL 35223.

MORTGAGE. Grantor and Lender have entered into a mortgage dated May 2, 1992 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED IN INSTRUMENT #1992-12803

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

LOT 41, ACCORDING TO THE SURVEY OF SOUTH LAKE, AS RECORDED IN MAP BOOK 11, PAGE 66 A, B AND C, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 4743 SOUTH LAKE PARKWAY, BIRMINGHAM, AL 35244.

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

INCREASE MORTGAGE FROM \$80,000 TO \$180,000. FOR MORTGAGE TAX PURPOSES THIS LINE WAS INCREASED BY \$100,000.

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 endorers 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 Terrence R. Oneil (SEAL)  
TERRENCE R. ONEIL

x Karen F. Oneil (SEAL)  
KAREN F. ONEIL

LENDER:

SouthTrust Bank, National Association

By: Donald R. Bell  
Authorized Officer

This Modification of Mortgage prepared by:

Name: ALICIA TARVER  
Address: P.O. BOX 83625  
City, State, ZIP: BIRMINGHAM, AL 35202

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 TERRENCE R. ONEIL and KAREN F. ONEIL, 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 17th day of July, 1998.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.  
MY COMMISSION EXPIRES: Dec. 11, 2000.  
SIGNED TRUE NOTARY PUBLIC UNDERWRITERS.

Barbara M. McNeel  
Notary Public

My commission expires \_\_\_\_\_

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 Darryl Bell \*

Given under my hand and official seal this 23rd day of July, 1998.

Christina D. Bardi  
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 # 1998-41141

10/21/1998-41141  
11:04 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
DOE NEL 236.00