95468224

RECORDATION REQUESTED BY:

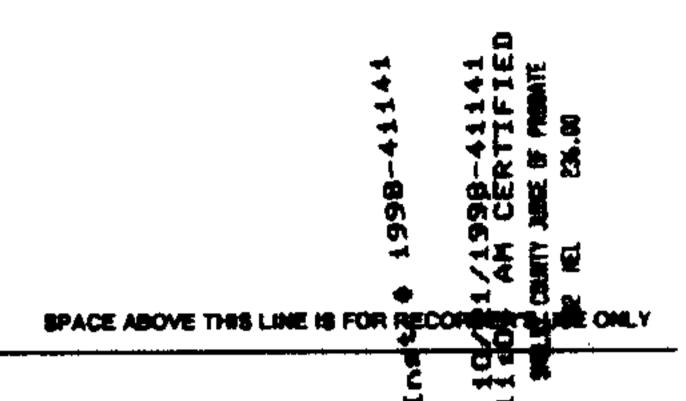
SOUTHTRUST EQUITY LINE C/O STEWART TITLE 2700 HWY 200 SO. SUITE 00 BIRMINGHAM, AL 35223-

WHEN RECORDED MAIL TO:

SOUTHTRUST EQUITY LINE C/O STEWART TITLE 2700 HWY 200 SO. SUITE 00 BIRMINGHAM, AL 35223-

SEND TAX NOTICES TO:

TERFENCE R. ONEIL and KAREN F. ONEIL 4743 SOUTH LAKE PARKWAY BIRMINGHAM, AL 36244



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JULY 14, 1998, BETWEEN TERRENCE R. ONEIL and KAREN F. ONEIL, HUBBAND AND WIFE, (referred to below as "Grantor"), whose address is 4743 SOUTH LAKE PARKWAY, BIRMINGHAM, AL. 38244; and SouthTrust Benk, National Association (referred to below as "Lander"), whose address is 160 Office Park Dr., Birmingham, AL. 38229.

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

RECORDED IN INSTRUMENT #1993-12903

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 85 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 Lander hereby modify the Morigage as follows:

INCREASE MORTGAGE FROM \$50,000 TO \$150,000. FOR MORTGAGE TAX PURPOSES THIS LINE WAS INCREASED BY \$150,000.

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 tiable 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 SEFORE YOU SIGN IT.

GRANTOR:

TERRENCE R. ONEIL

(SEAL)

un J. C) CEN

LENDER:

SouthTruet Bank, National Association

By:

This Modification of Mortgage prepared by:

Name: ALICIA TARVER Address: P.O. BOX \$20035

City, State, ZIP: BIRMMOHAM, AL 35362

07-14-1998		
Loan No 9846822	4	

MODIFICATION OF MORTGAGE (Continued)

Page	2
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INDIVIDUAL ACKNOWLEDGMENT				
STATE OF	Alabama			
COUNTY OF_	Jefferson) 88 		
contents of said	tre signed to the foregoing int i thodification, they executed the ry hand and official seat this _ MY COMMISSI SCHOOL TESTS I	in and for said county in said statement, and who are known to a same voluntarily on the day the same voluntarily on the day of the same voluntarily on the said same voluntarily on the said statement of the said same voluntarily on the said statement of the said said said said said said said said		
LENDER ACKNOWLEDGMENT				
STATE OF	Alabama			
COUNTY OF	Jefferson) \$\$)		
	ed authority, a Notary Public in ry hand and official seat this _	and for said county in said state, h	July 19 98	
My commission	6-4-2001	 		

* 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

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act of said corporation.

Inst # 1998-41141

10/21/1998-41141 11:04 AM CERTIFIED WELD CHATY MAGE OF PRODUCE USE NEL 236.00