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RECORDATION REQUESTED BY:

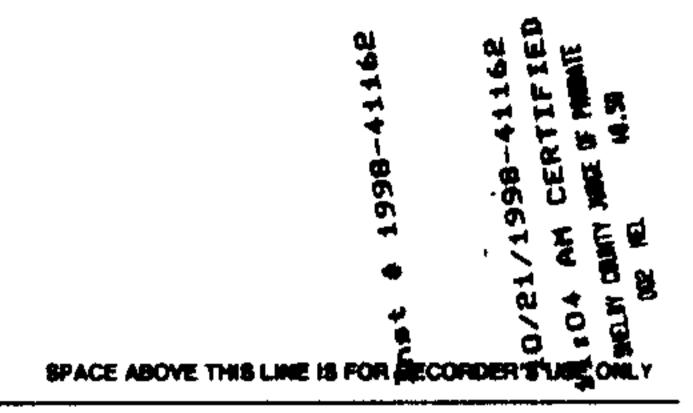
SOUTHTRUST EQUITY LINE C/O STEWART TITLE 2700 HWY 200 SO. SUITE 60 BITMINGHAM, AL 35223-

WHEN RECORDED MAIL TO:

SCUTHTHUST EQUITY LINE C/O STEWART TITLE 2700 HWY 200 SO. BUITE 00 BIRMINGHAM, AL 36293-

SEND TAX NOTICES TO:

JAMES A. SCOTT and KAY TONER SCOTT 977 RIVERCHASE PKWY W BIRMINGHAM, AL 35244



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JULY 26, 1966, BETWEEN JAMES A. SCOTT and KAY TONER SCOTT, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 977 RIVERCHASE PKWY W, BIRMINGHAM, AL. 36244; and SouthTrust Sank, National Association (referred to below as "Lander"), whose address is 9682 Aaron Aronov Drive, Fairfield, AL. 3664.

MORTGAGE. Grantor and Lender have entered into a mortgage dated October 22, 1995 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

ORIGINAL MORTGAGE DATED 10-22-96 RECORDED IN INST # 1997-01629 IN 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 19 ACCORDING TO THE SURVEY OF FIRST ADDITION RIVERCHASE COUNTRY CLUB, AS RECORDED IN MAP BOOK 7 PAGE 115, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 977 RIVERCHASE PKWY W, BIRMINGHAM, AL. 35244.

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

INCREASE MORTGAGE FROM \$50,000 TO \$75,000. FOR MORTGAGE TAX PURPOSES THIS LINE WAS INCREASED BY \$25,000...

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:

SAMES A. SCOTT (SEAL)

KAY TOWER SCOTT

....

ENDER:

SouthTrust Benk, National Association

By: / Jew ()

This Modification of Mortgage prepared by:

Name: ANN TONER

Address: P.O. BOX 830826

City, State, ZIP: BIFININGHAM, AL 35282

MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT	
STATE OF Mahan)
COUNTY OF 5-37 ALS) \$\$)
I, the undersigned authority, a Notary Public in and whose names are signed to the foregoing instrume contents of said Modification, they executed the same	d for said county in said state, hereby certify that JAMES A. SCOTT and KAY TONER SCOTT, and, who are known to me, acknowledged before me on this day that, being informed of the se voluntarily on the day the same bears date.
Given under my hand and official seal this	
• •) Notary Public
My commission expires	······································
<u> </u>	LENDER ACKNOWLEDGMENT
STATE OF	
	} ==
COUNTY OF)
the undersioned authority, a Notary Public in and f	or said county in said state, hereby certify that,
	Notary Public
My commission expires	

LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.25 (c) 1895 CFI ProServices, Inc. Altrights reserved. [AL -G201 52734.L N L 7.0VL]

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