

Loan No. 4788778  
Instrument Prepared by:

THIS MORTGAGE IS BEING RE-RECORDED TO INCLUDE  
THE PUD RIDER WHICH IS ATTACHED HERETO AND MADE A PART  
HEREOF

Record & Return to  
SOUTHTRUST MORTGAGE CORPORATION  
210 WILDWOOD PARKWAY  
BIRMINGHAM, ALABAMA 35209

Inst # 1998-38620

10/05/1998-38620  
08:03 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
005 CRN 322.18

(Space Above This Line For Recording Data)

**MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on SEPTEMBER 30, 1998  
The grantor is DONALD S. JAQUITH AND JANE R. JAQUITH, HUSBAND AND WIFE  
("Borrower"). This Security Instrument is given to  
SOUTHTRUST MORTGAGE CORPORATION, which is organized and existing  
under the laws of THE STATE OF DELAWARE, and whose address is  
210 WILDWOOD PARKWAY BIRMINGHAM, ALABAMA 35209 ("Lender").

Borrower owes Lender the principal sum of Two Hundred Two Thousand Four Hundred and 00/100  
Dollars (U.S. \$ 202,400.00). This debt is evidenced by Borrower's note dated the same date as  
this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable  
on OCTOBER 1, 2028. This Security Instrument secures to Lender: (a) the repayment of the  
debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all  
other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the per-  
formance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose,  
Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sale, the  
following described property located in SHELBY County, Alabama:

Lot 317, according to the Survey of Eagle Point, 3rd Sector, Phase 2, as recorded in  
Map Book 18, Page 34, in the Probate Office of Shelby County, Alabama.

The proceeds of this loan have been applied towards the purchase price of the herein  
described property.

Inst # 1998-45398

11/16/1998-45398  
11:20 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE  
006 CRN 22.00

which has the address of 4581 EAGLE POINT DRIVE BIRMINGHAM  
[Street] [City]  
Alabama 35242 ("Property Address");  
[Zip Code]

TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, together with  
all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or  
hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the  
foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to  
mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.  
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any en-  
cumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited  
variations by jurisdiction to constitute a uniform security instrument covering real property.









