

95220966

RECORDATION REQUESTED BY:

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

80CP
CLC
MMH

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

JOSEPH F. COVINGTON, JR and CATHERINE L. COVINGTON
3548 SHANDWICK PLACE
BIRMINGHAM, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 29, 1998, BETWEEN JOSEPH F. COVINGTON, JR and CATHERINE L. COVINGTON, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 3548 SHANDWICK PLACE, BIRMINGHAM, AL 35242; and SouthTrust Bank, National Association (referred to below as "Lender"), whose address is 100 Office Park Dr., BHAM, AL 35223.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 25, 1996 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED JANUARY 9, 1997 IN BOOK 1997/00825

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

LOT 114, ACCORDING TO THE MAP AND SURVEY OF GREYSTONE, 1ST SECTOR, 1ST PHASE, AS RECORDED IN MAP BOOK 14, PAGE 91, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 3548 SHANDWICK PLACE, BIRMINGHAM, AL 35242.

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

INCREASE MORTGAGE FROM \$ 175,000 TO \$285,000. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$110,000.

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 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 Joseph F. Covington, Jr. (SEAL)
JOSEPH F. COVINGTON, JR

X Catherine L. Covington (SEAL)
CATHERINE L. COVINGTON

LENDER:

SouthTrust Bank, National Association

By: Michael D. Hester
Authorized Officer

This Modification of Mortgage prepared by:

Name: ALICIA TARVER
Address: P.O. BOX 830826
City, State, ZIP: BIRMINGHAM, AL 35262

Inst # 1998-50798

12/21/1998-50798
11:50 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 176.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF St. Clair) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JOSEPH F. COVINGTON, JR; and CATHERINE L. COVINGTON, 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 2nd day of November, 1998.
Sheila H. Duffin
Notary Public

My commission expires 10/20/02

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Michael R Henderson,
Given under my hand and official seal this 2nd day of November, 1998.

Angela Y Allen
Notary Public

My commission expires 1-17-2002

Inst # 1998-50798

12/21/1998-50798
11:50 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 176.00