

95673374

**RECORDATION REQUESTED BY:**

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

**WHEN RECORDED MAIL TO:**

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

**SEND TAX NOTICES TO:**

ANDREW JACKSON KNIGHT and SARAH BRYAN KNIGHT  
2049 CAHABA CREST DR  
BIRMINGHAM, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 9, 1999, BETWEEN ANDREW JACKSON KNIGHT and SARAH BRYAN KNIGHT, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 2049 CAHABA CREST DR, BIRMINGHAM, AL 35242; and SouthTrust Bank, National Association (referred to below as "Lender"), whose address is 3088 Highway 150 South, Birmingham, AL 35244.

MORTGAGE. Grantor and Lender have entered into a mortgage dated November 15, 1993 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

ORIGINAL MORTGAGE DATED 11-15-93 RECORDED IN INST # 1993/40205 AND MODIFICATION RECORDED IN INST # 1997/33816 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 14, 2ND SECTOR ACCORDING TO THE SURVEY OF ALTADENA WOODS SUBDIVISION 2ND AND 5TH SECTORS AS RECORDED IN MAP BOOK 10 PAGE 64 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 2049 CAHABA CREST DR, BIRMINGHAM, AL 35242.

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

INCREASE MORTGAGE FROM \$43,400 TO \$53,400. FOR MORTGAGE TAX PURPOSES THIS LINE WAS INCREASED BY \$10,000.

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 Andrew Jackson Knight (SEAL)  
ANDREW JACKSON KNIGHT

x Sarah Bryan Knight (SEAL)  
SARAH BRYAN KNIGHT

LENDER:

SouthTrust Bank, National Association

By: \_\_\_\_\_  
Authorized Officer

This Modification of Mortgage prepared by:

Name: ANN TONER  
Address: P.O. BOX 830826  
City, State, ZIP: BIRMINGHAM, AL 35283

Inst # 1999-02517  
01/20/1999-02517  
08:21 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CRH 26.00

INDIVIDUAL 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 ANDREW JACKSON KNIGHT and SARAH BRYAN KNIGHT, 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 9 day of October, 1998  
Anthony Matthews  
Notary Public

My commission expires April 9, 1999

LENDER ACKNOWLEDGMENT

STATE OF \_\_\_\_\_ )  
COUNTY OF \_\_\_\_\_ ) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that \_\_\_\_\_  
Given under my hand and official seal this N day of A, 19\_\_\_\_

My commission expires \_\_\_\_\_  
Notary Public

Inst # 1999-02517  
01/20/1999-02517  
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SHELBY COUNTY JUDGE OF PROBATE  
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