

95227786

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:

JOHN C. WILLIAMS III and GAYLE H. WILLIAMS
141 WINDWOOD CIRCLE
MONTEVALLO, AL 35115

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 28, 1998, BETWEEN JOHN C. WILLIAMS III and GAYLE H. WILLIAMS, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 141 WINDWOOD CIRCLE, MONTEVALLO, AL 35115; and SouthTrust Bank, National Association (referred to below as "Lender"), whose address is 831 NORTH FIRST STREET, Alabaster, AL 36007.

MORTGAGE. Grantor and Lender have entered into a mortgage dated September 12, 1996 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

ORIGINAL MORTGAGE DATED 09-12-96 RECORDED IN INST # 1997-00374 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 11, ACCORDING TO THE SURVEY OF WINDY OAKS, PHASE 3, AS RECORDED IN MAP BOOK 15, PAGE 113, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 141 WINDWOOD CIRCLE, MONTEVALLO, AL 35115.

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

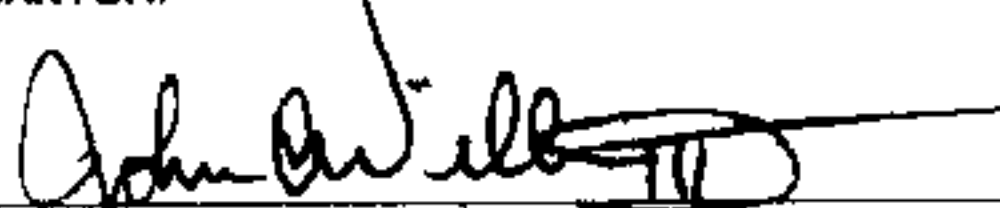
INCREASE MORTGAGE FROM \$10,000 TO \$20,000. FOR MORTGAGE TAX PURPOSES THIS LINE WAS INCREASED BY \$10,000.


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  (SEAL)
JOHN C. WILLIAMS III

x  (SEAL)
GAYLE H. WILLIAMS

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. # 1999-02520

01/20/1999-02520
08:22 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 26.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA)
) ss
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JOHN C. WILLIAMS III and GAYLE H. WILLIAMS, 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 28 day of October, 1998.

Mary L Jones
Notary Public
10/26/2000

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF _____)
) ss
COUNTY OF _____)

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 _____ day of _____, 19____.

Notary Public

My commission expires _____

Inst # 1999-02520

01/20/1999-02520

08:22 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 CRN 26.00