

95484702

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:

DONAL WALLACE CHAPPELEAR
154 CHADWICK DRIVE
HELENA, AL 35080

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 25, 1999, BETWEEN DONAL WALLACE CHAPPELEAR, AN UNMARRIED PERSON, (referred to below as "Grantor"), whose address is 154 CHADWICK DRIVE, HELENA, AL 35080; and SouthTrust Bank, National Association (referred to below as "Lender"), whose address is 325 West Valley Avenue, Birmingham, AL 35209.

MORTGAGE. Grantor and Lender have entered into a mortgage dated September 16, 1998 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED DECEMBER 4, 1998 INSTRUMENT 1998/48158

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

LOT 91, ACCORDING TO THE FINAL PLAT OF CHADWICK, SECTOR 3, AS RECORDED IN MAP BOOK 18, PAGE 96 IN SHELBY COUNTY.

The Real Property or its address is commonly known as 154 CHADWICK DRIVE, HELENA, AL 35080.

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

INCREASE MORTGAGE FROM \$23,500 TO \$29,000. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASE BY \$5,500.

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 
DONAL WALLACE CHAPPELEAR

LENDER:

SouthTrust Bank, National Association

By:

Authorized Officer

This Modification of Mortgage prepared by:

Name: ALICIA TARVER
Address:
City, State, ZIP:

Inst # 1999-08354

03/01/1999-08354
01:53 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 CRH 19.25

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 DONAL WALLACE CHAPPELEAR, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 25th day of January, 19 99
[Signature]
Notary Public

My commission expires 6-9-02

LENDER ACKNOWLEDGMENT

STATE OF _____) ss
COUNTY OF A

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 • 1999-08354

03/01/1999-08354
01:53 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 19.25