

95146661

**RECORDATION REQUESTED BY:**

SOUTHTRUST EQUITY LINE  
C/O STEWART TITLE  
2700 HWY 280 SO. SUITE 80  
BIRMINGHAM, AL 35223-

**WHEN RECORDED MAIL TO:**

SOUTHTRUST EQUITY LINE  
C/O STEWART TITLE  
2700 HWY 280 SO. SUITE 80  
BIRMINGHAM, AL 35223-

**SEND TAX NOTICES TO:**

DWIGHT T. MARTIN and MARY KAY MARTIN  
1832 SOUTHVIEW CIRCLE  
HOOVER, AL 35244

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 30, 1998, BETWEEN DWIGHT T. MARTIN and MARY KAY MARTIN, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 1832 SOUTHVIEW CIRCLE, HOOVER, AL 35244; and SouthTrust Bank, National Association (referred to below as "Lender"), whose address is 3089 Highway 150 South, Birmingham, AL 35244.

MORTGAGE. Grantor and Lender have entered into a mortgage dated June 27, 1996 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

ORIGINAL MORTGAGE DATED 06-27-96 RECORDED IN INST# 1993-05704 MODIFICATION FILED 10/5/97 RECORDED IN INST # 1997-32299

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

LOT 8 ACCORDING TO THE SURVEY OF SOUTHPOINTE, EIGHT SECTOR, AS RECORDED IN MAP BOOK 15 PAGE 109 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 1832 SOUTHVIEW CIRCLE, HOOVER, AL 35244.

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

INCREASE MORTGAGE FROM \$20,000 TO \$30,000. 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 Dwight T. Martin  
DWIGHT T. MARTIN

x Mary Kay Martin  
MARY KAY MARTIN

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 # 1999-13782

04/01/1999-13782  
11:06 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 DWIGHT T. MARTIN and MARY KAY MARTIN, 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 7th day of Jan, 19 99.  
[Signature]  
Notary Public

My commission expires April 9, 1999

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

Given under my hand and official seal this 07 day of January, 19 99.  
[Signature]  
Notary Public

My commission expires April 9, 1999

Inst # 1999-13782

04/01/1999-13782  
11:06 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CRN 26.00