

95420968

RECORDATION REQUESTED BY:

SOUTHTRUST EQUITY LINE
C/O STEWART TITLE
2700 HWY 200 SO. SUITE 60
BIRMINGHAM, AL 35223-

WHEN RECORDED MAIL TO:

SOUTHTRUST EQUITY LINE
C/O STEWART TITLE
2700 HWY 200 SO. SUITE 60
BIRMINGHAM, AL 35223-

SEND TAX NOTICES TO:

ROBERT L. PORTER, JR. and JODY K. PORTER
678 WESTOVER RD
HARPERSVILLE, AL 35078

1999-16116

3/15/1999-16116
1:52 PM CERTIFIED
SHELBY COUNTY CLERK OF PROBATE
22.50

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 16, 1999, BETWEEN ROBERT L. PORTER, JR. and JODY K. PORTER, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 678 WESTOVER RD, HARPERSVILLE, AL 35078; and SouthTrust Bank, National Association (referred to below as "Lender"), whose address is 5376 Hwy 200, Birmingham, AL 35242.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 22, 1998 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED IN INSTRUMENT #1998-41139

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

SEE ATTACHED LONG LEGAL

The Real Property or its address is commonly known as 678 WESTOVER RD, HARPERSVILLE, AL 35078.

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

INCREASE MORTGAGE AMOUNT FROM \$30,000.00 TO \$36,000.00. FOR MORTGAGE TAX PURPOSES, THIS LOAN WAS INCREASED BY \$6,000.00..

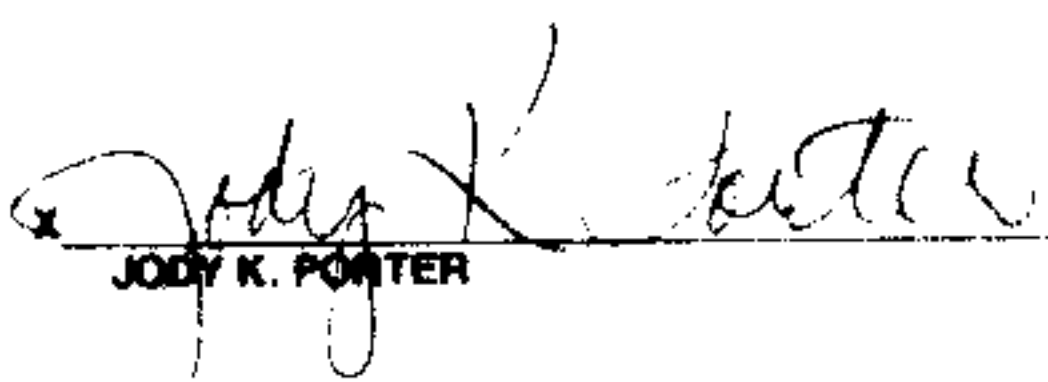
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make 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 
ROBERT L. PORTER, JR.

X 
JODY K. PORTER

LENDER:

SouthTrust Bank, National Association

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: JOLEE FINDLEY
Address: P.O. BOX 830826
City, State, ZIP: BIRMINGHAM, AL 35283

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 ROBERT L. PORTER, JR.; and JODY K. PORTER, 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 16th day of March, 19 99.

[Signature]
Notary Public

My Commission Expires Feb. 14, 2001.

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF _____)
) SS
COUNTY OF _____) na

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 _____

EXHIBIT "A"

LEGAL DESCRIPTION

PARCEL 1: COMMENCE AT THE SE CORNER OF THE NW ¼ OF THE SE ¼, SECTION 24, TOWNSHIP 19 SOUTH, RANGE 1 EAST; THENCE RUN WEST ALONG THE SOUTH LINE OF SAID QUARTER-QUARTER SECTION A DISTANCE OF 652.61 FEET; THENCE TURN AN ANGLE OF 91 DEG. 27. MIN. 51 SEC. TO THE RIGHT AND RUN A DISTANCE OF 658.50 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE IN THE SAME DIRECTION A DISTANCE OF 258.00 FEET; THENCE TURN AN ANGLE OF 88 DEG. 32 MIN. 37 SEC. TO THE RIGHT AND RUN A DISTANCE OF 337.50 FEET; THENCE TURN AN ANGLE OF 91 DEG. 33 MIN. 39 SEC. TO THE RIGHT AND RUN A DISTANCE OF 258.00 FEET; THENCE TURN AN ANGLE OF 88 DEG. 26 MIN. 13 SEC. TO THE RIGHT AND RUN A DISTANCE OF 397.03 FEET TO THE POINT OF BEGINNING. SITUATED IN THE EAST HALF OF THE NW ¼ OF THE SE ¼, SECTION 24, TOWNSHIP 19 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA.

PARCEL 2: COMMENCE AT THE SOUTHEAST CORNER OF THE NW ¼ OF THE SE ¼, SECTION 24, TOWNSHIP 19 SOUTH, RANGE 1 EAST; THENCE RUN WEST ALONG THE SOUTH LINE OF SAID QUARTER-QUARTER SECTION A DISTANCE OF 652.61 FEET; THENCE TURN AN ANGLE OF 91 DEG. 27. MIN. 51 SEC. TO THE RIGHT AND RUN A DISTANCE OF 916.50 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE IN THE SAME DIRECTION A DISTANCE OF 311.00 FEET TO A POINT ON THE SOUTHWEST RIGHT OF WAY OF U.S. HIGHWAY NO. 280; THENCE TURN AN ANGLE OF 121 DEG. 34 MIN. 15 SEC. TO THE RIGHT AND RUN ALONG SAID HIGHWAY RIGHT OF WAY A DISTANCE OF 193.93 FEET; THENCE TURN AN ANGLE OF 04 DEG. 04 MIN. 50 SEC. TO THE RIGHT AND CONTINUE ALONG SAID HIGHWAY RIGHT OF WAY A DISTANCE OF 150.61 FEET; THENCE TURN AN ANGLE OF 00 DEG. 56 MIN. 05 SEC. TO THE RIGHT AND CONTINUE ALONG SAID HIGHWAY RIGHT OF WAY A DISTANCE OF 62.19 FEET; THENCE TURN AN ANGLE OF 53 DEG. 31 MIN. 06 SEC. TO THE RIGHT AND RUN A DISTANCE OF 76.04 FEET; THENCE TURN AN ANGLE OF 88 DEG. 26 MIN. 21 SEC. TO THE RIGHT AND RUN A DISTANCE OF 337.50 FEET TO THE POINT OF BEGINNING. SITUATED IN THE E 1/2 OF THE NW ¼ OF THE SE ¼, SECTION 24, TOWNSHIP 19 SOUTH, RANGE 1 EAST. SITUATED IN SHELBY COUNTY, ALABAMA.

Inst # 1999-16116

04/15/1999-16116
01:52 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CRH 22.50