

RECORDATION REQUESTED BY:

SouthTrust Bank N. A.
2261 Highway 31 South
Pelham, AL 35124

WHEN RECORDED MAIL TO:

SouthTrust Bank N.A.
ATTN: Document Management
P.O. Box 2664
Birmingham, AL 35200-2664

SEND TAX NOTICES TO:

Betty J. Richardson
2116 Arrow Leaf Drive
Birmingham, AL 35244

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 23, 1999, BETWEEN Betty J. Richardson, a single woman (referred to below as "Grantor"), whose address is 2116 Arrow Leaf Drive, Birmingham, AL 35244; and SouthTrust Bank N. A. (referred to below as "Lender"), whose address is 2261 Highway 31 South, Pelham, AL 35124.

MORTGAGE. Grantor and Lender have entered into a mortgage dated November 2, 1998 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded November 6, 1998 in the Office of the Judge of Probate of Shelby County

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

Residential Property located at the address listed below, more particularly described in the Attached Exhibit "A"

The Real Property or its address is commonly known as 2116 Arrowleaf Drive, Birmingham, AL 35244.

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

This Mortgage is hereby modified to increase the amount of indebtedness from \$100,000.00 to \$138,860.00.

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 Betty J. Richardson
Betty J. Richardson

LENDER:

SouthTrust Bank N. A.

By: T. Ray Mauldin
Authorized Officer

Inst # 1999-41818

10/07/1999-41818
10:30 AM CERTIFIED

This Modification of Mortgage prepared by:

Name: T. Ray Mauldin
Address:
City, State, ZIP:

SHELBY COUNTY JUDGE OF PROBATE
002 RMS 71.85

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 Betty J. Richardson, 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 24th day of September, 1999

MY COMMISSION EXPIRES

JUNE 2, 2003.

My commission expires _____

SCOTT
OK

Gary N. Dumas
Notary Public

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 28th day of September, 1999
Golli L. Kimbrough
Notary Public

My Commission Expires March 12, 2001.

My commission expires _____

Lot 44, according to the Survey of Riverchase West, a Residential Subdivision, as recorded in Map Book 6, page 78, in the Probate Office of Shelby County, Alabama.

Inst # 1999-41818

10/07/1999-41818
10:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMS 71.85