

RECORDATION REQUESTED BY:
SouthTrust Bank, National Association
Northside 465
3051 Montgomery Hwy
Dothan, AL 36303

WHEN RECORDED MAIL TO:
Recorded Documents
SouthTrust Bank, National Association
P O Box 830826
Birmingham, AL 35209

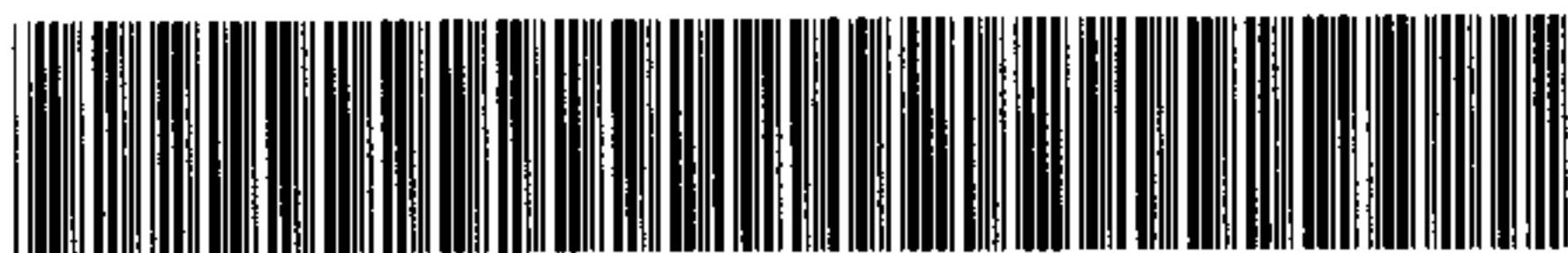
SEND TAX NOTICES TO:
LINDA P LYONS
4388 HERITAGE VIEW ROAD
BIRMINGHAM , AL 35242

244336

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

F.A.E.L.S. 1881511
Order #



074000000009597578600011 A

THIS MODIFICATION OF MORTGAGE dated April 20, 2000, is made and executed between LINDA P LYONS; UNMARRIED PERSON (referred to below as "Grantor") and SouthTrust Bank, National Association, whose address is Northside 465, 3051 Montgomery Hwy, Dothan, AL 36303 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 17, 1998 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON APRIL 9, 1998 AND RECORDED IN INSTRUMENT NO. 1998-12741-JEFFERSON COUNTY RECORDS .
REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in SHELBY County, State of Alabama:
LOT 18, ACCORDING TO THE SURVEY OF HERITAGE OAKS, AS RECORDED IN MAP BOOK 11, PAGE 23 A AND B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

The Real Property or its address is commonly known as 4388 HERITAGE VIEW ROAD , BIRMINGHAM , AL 35242.

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

INCREASE MORTGAGE FROM \$ 15,000 TO \$ 34,800. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$ 19,800.
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 20, 2000. THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:
X Linda P Lyons (Seal)
LINDA P LYONS, Individually

LENDER:
X Greg Walch (Seal)
Authorized Signer

This Modification of Mortgage prepared by:
Name: , Loan Processor Ln#
Address: 234 Goodwin Crest Drive 5th Floor
City, State, ZIP: Birmingham, AL 35209

Inst # 2000-39350
11/14/2000-39350
08:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 43.70



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MODIFICATION OF MORTGAGE
(Continued)

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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 LINDA P LYONS, 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 20th day of April, 2000.

MY COMMISSION EXPIRES

JUNE 30, 2001

My commission expires

[Signature]
Notary Public

LENDER 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 _____ a corporation, is signed to the foregoing and who is known to me, acknowledged before me on this day that, being informed of the contents of said , he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this _____ day of _____, 20____.

Notary Public

My commission expires

Inst # 2000-39350

11/14/2000-39350
06:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 43.70