

RECORDATION REQUESTED BY:

SouthTrust Bank
Private Banking 097
100 Office Park Drive
Birmingham, AL 35223

WHEN RECORDED MAIL TO:

Recorded Documents
SouthTrust Bank
P O Box 830826
Birmingham, AL 35209

SEND TAX NOTICES TO:

HOMER B. FLORA
JEANENE L FLORA
5164 KIRK WALL LANE
BIRMINGHAM, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

FAEL.S.

doc #

1925866



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THIS MODIFICATION OF MORTGAGE dated July 10, 2000, is made and executed between HOMER B. FLORA and JEANENE L FLORA; HUSBAND AND WIFE (referred to below as "Grantor") and SouthTrust Bank, whose address is Private Banking 097, 100 Office Park Drive, Birmingham, AL 35223 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 10, 2000 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED JUNE 15, 1995 IN INSTRUMENT NO. 1995-15675 IN JEFFERSON COUNTY RECORDS.

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

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:

LOT 19, BLOCK 1, ACCORDING TO THE SURVEY OF KIRK WALL, A SUBDIVISION OF INVERNESS, AS RECORDED IN MAP BOOK 6 PAGE 152 IN THE OFFICE OF THE JUDGE OF PROBATE IN SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 5164 KIRK WALL LANE, BIRMINGHAM, AL 35242.

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

INCREASE MORTGAGE FROM \$ 80,000.00 TO \$ 150,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$ 70,000.00.

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 endorser 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 JULY 10, 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 Homer B. Flora (Seal)
HOMER B. FLORA, Individually

X Jeanene L. Flora (Seal)
JEANENE L FLORA, Individually

LENDER:

X Carol Q. Cooper #BB9 (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: DENISE SPAFFORD , Loan Processor Ln# 95903417
Address: 234 Goodwin Crest Drive 5th Floor
City, State, ZIP: Birmingham, AL 35209

Inst # 2000-40706

11/28/2000-40706
08:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 119.00



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MODIFICATION OF MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA)
) SS
COUNTY OF ~~SHELBY~~)
 Jefferson

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that HOMER B. FLORA; JEANENE L FLORA, 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 10th day of July, 2000.


Notary Public

My commission expires 2/7/04

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 # 2000-40706

11/28/2000-40706
08:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 C31 119.00