

**RECORDATION REQUESTED BY:**

SouthTrust Bank  
Inverness 346  
4651 Highway 280 East  
Birmingham, AL 35243

**WHEN RECORDED MAIL TO:**

SouthTrust Bank  
Attn: Consumer Loan Group  
P O Box 830826  
Birmingham, AL 35209

**SEND TAX NOTICES TO:**

REBECCA L WILSON  
DEREK K WILSON  
924 COPENA DR  
PELHAM, AL 35124

STEWART TITLE, INC.  
3015 CROWNWAY PARKWAY  
BIRMINGHAM, AL 35243

Inst # 2001-00019  
01/03/2001-00019  
09:26 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MMB 29.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**



\*074000000009527839700011 6\*

**THIS MODIFICATION OF MORTGAGE** dated December 13, 2000, is made and executed between REBECCA L WILSON and DEREK K WILSON; HUSBAND AND WIFE (referred to below as "Grantor") and SouthTrust Bank, whose address is Inverness 346, 4651 Highway 280 East, Birmingham, AL 35243 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated August 7, 1998 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

**RECORDED 10-21-98 INSTRUMENT NO. 1998-41109 .**

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

LOT 11, BLOCK 3, ACCORDING TO THE SURVEY OF INDIAN WOODS FOREST, FOURTH SECTOR, AS RECORDED IN MAP BOOK 14, PAGE 112, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 924 COPENA DR, PELHAM, AL 35124.

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

**INCREASE MORTGAGE FROM \$ 26,000.00 TO \$ 36,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$10,000.00 .**

**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 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 DECEMBER 13, 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 Rebecca L. Wilson (Seal)  
REBECCA L WILSON, Individually

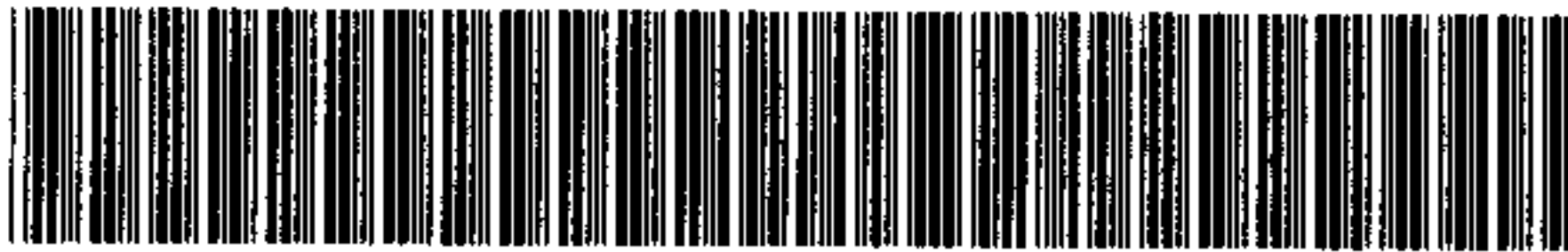
x Derek K. Wilson (Seal)  
DEREK K WILSON, Individually

**LENDER:**

x Shannon (Seal)  
Authorized Signer

**This Modification of Mortgage prepared by:**

Name: APRIL GORDON, LOAN PROCESSOR  
Address: 234 GOODWIN CREST DR 3RD FLOOR  
City, State, ZIP: BIRMINGHAM, AL 35209



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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 REBECCA L WILSON and DEREK K WILSON, 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 22 day of December, 2000.

*Lacey A. Kelly*  
Notary Public

MY COMMISSION EXPIRES

My commission expires SEPTEMBER 10, 2003

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 22 day of December, 2000.

*Lacey A. Kelly*  
Notary Public

MY COMMISSION EXPIRES

My commission expires SEPTEMBER 10, 2003

Inst # 2001-00019

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