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

JANET C. STEVENS
2570 CHANDALAR LANE
PELHAM, AL 35124

BIRMIN 250 35243

01/03/2001-00020 09:64 AM CERTIFIED SHELBY COUNTY JUBE OF PROBATE

2001

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



074000000009585453300011 0

THIS MODIFICATION OF MORTGAGE dated December 18, 2000, is made and executed between JANET C. STEVENS; AN UNMARRIED PERSON (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 December 30, 1998 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED MARCH 1, 1999 IN INSTRUMENT NO. 1999-8348.

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

LOT 197, ACCORDING TO MAP OF CHANDALAR SOUTH, FIFTH SECTOR, AS RECORDED IN MAP BOOK 6, PAGE 146, IN THE OFFICE OF THE PROBATE JUDGE OF SHELBY COUNTY, ALABAMA, SITUATED IN THE TOWN OF PELHAM, SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 2570 CHANDALAR LANE, PELHAM, AL 35124.

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

INCREASE MORTGAGE FROM \$25,000.00 TO \$35,000.00. 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 18, 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:

JANET C. STEVENS, Individually

(Seal)

LENDER:

Authorized Signer

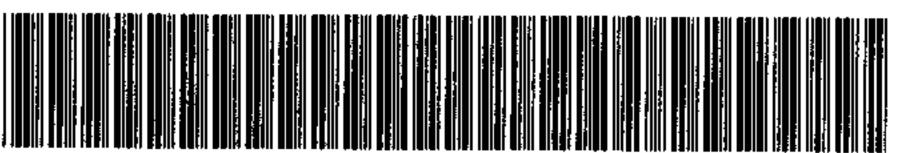
_(Seal)

This Modification of Mortgage prepared by:

Name: CAROL J. JONES, LOAN PROCESSOR; LN#95854533

Address: 234 GOODWIN CREST DRIVE; 3RD FLOOR

City, State, ZIP: BIRMINGHAM, AL 35209



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MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT		
STATE OF ALABAMA	•	
) SS	
COUNTY OF SHELBY	}	
to the foregoing instrum	rity, a Notary Public in and for said cour lent, and who is known to me, ackno xecuted the same voluntarily on the day	ty in said state, hereby certify that JANET C. STEVENS, whose name is signed wledged before me on this day that, being informed of the contents of said the same bears date.
Given under my hand and	d official seal this 22	_day ofSecentre_, 2000.
		Lac. a telle
1	de commission expires	Notary Public
	WETEMBER 10, 2009.	
·····		······································
	LENDER A	CKNOWLEDGMENT
STATE OF ALABAMA)	
) SS	
COUNTY OF SHELBY	}	
I, the undersigned author	ity, a Notary Public in and for said count a corpe	y in said state, hereby certify that
before me on this day t voluntarily for and as the	hat, being informed of the contents of	said, he or she, as such officer and with full authority, executed the same
Given under my hand and	official seal this	_day of /lecember_2000.
•	E COMMISSION EXPINSE	Local Kill Notary Public
My commission expires _	SEPTEMBER 10, 2004,	

[LASER PRO Lending, Reg. U.S. Pet. & T.M. OFF., Ver. 5.12.03.06 (c) Concentrex 1997, 2000. All Rights Reserved. - AL S:\CFIWIN\CFI\LPL\G201.FC TR-81817 PR-ALHELING!

Inst # 2001-00020

01/03/2001-00020 09:26 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 00.62 WWB 50.00