

RECORDATION REQUESTED BY:

SouthTrust Bank
Alabaster 336
831 North First Street
Alabaster, AL 35007

WHEN RECORDED MAIL TO:

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

STEWART NATIONAL TITLE, INC.
3595 COLLETTA PARKWAY
BIRMINGHAM, AL 35243

SEND TAX NOTICES TO:

JOANN HARRELL
11 MAYFLY LANE
SHELBY, AL 35143

SPACE ABOVE THIS LINE IS FOR RECORDATION USE ONLY

MODIFICATION OF MORTGAGE



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THIS MODIFICATION OF MORTGAGE dated December 14, 2000, is made and executed between JOANN HARRELL; A UNMARRIED PERSON (referred to below as "Grantor") and SouthTrust Bank, whose address is Alabaster 336, 831 North First Street, Alabaster, AL 35007 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 11, 1999 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 12-30-99 INSTRUMENT NO. 1999-52614 .

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

Parcel I
Lot numbered, 1, as per map of Bensons Camp on Waxahatchee Creek which is recorded in Map Book 4, page 28 in the office of the Judge of Probate of Shelby County, Alabama.

Parcel II
Also, begin at the northeast corner of Lot 1, Bensons Camp , as recorded in Map Book 4, Page 28, Probate Court, Columbiana, Shelby County, Alabama, thence easterly along the projection of said Lot 1, 50.20 feet to a point, thence 90 degrees 0 minutes right 15.0 feet to the water line of Waxahatchee Creek Slough, thence southwesterly along said water line of said slough 39.26 feet, more or less, to a point on the water line of Lot 1 as projected, thence westerly along said projected line 41.98 feet the southeast corner of said Lot 1, thence 91 degrees, 42 minutes right 50.0 feet to the point of beginning situated in Shelby County, Alabama. (B20004843)

The Real Property or its address is commonly known as 11 MAYFLY LANE, SHELBY, AL 35143.

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

INCREASE MORTGAGE FROM \$13,000.00 TO \$ 23,000.00. 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 14, 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 Joann Harrell (Seal)
JOANN HARRELL, Individually

LENDER:

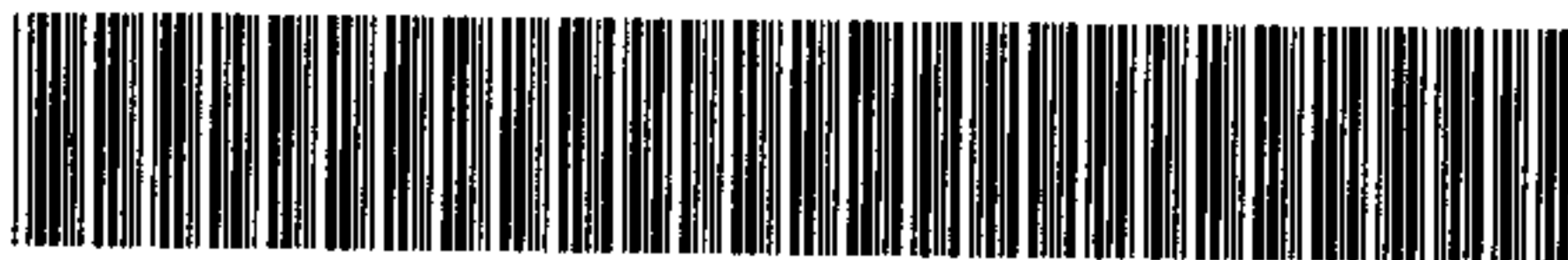
x Don Ellen Nix (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

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

joan

Instrument # 2001-01163
01/11/2001-01163
10:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 29.00



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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 JOANN HARRELL, 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 15 day of December, 2000
My COMMISSION EXPIRES
OCTOBER 26, 2004.
Mary H. Jones
Notary Public

My commission expires

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 # 2001-01163

01/11/2001-01163
10:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 29.00