

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

SEND TAX NOTICES TO:

JERRY W GRAVES
MAVIS C GRAVES
910 CAMP BRANCH ROAD
ALABASTER, AL 35007

RECORDED
3595 C
BIRMINGHAM, AL 35243

Inst # 2001-01164
01/11/2001-01164
10:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
CJ1 2002

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



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THIS MODIFICATION OF MORTGAGE dated December 26, 2000, is made and executed between JERRY W GRAVES and MAVIS C GRAVES; JOINT TENANTS/RIGHT TO SURVIVE (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 October 25, 1996 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED JANUARY 15, 1997. INSTRUMENT NO. 1997-1546.

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, AL.(HEREINAFTER CALLED REAL ESTATE): NW 1/4 OF THE SW 1/4 OF SECTION 9, TOWNSHIP 21 S., RANGE 2 W., SHELBY COUNTY, AL. LESS AND EXCEPT ALL THAT PORTION OUT CONVEYED BY DEED RECORDED DEC. 31, 1980 IN BOOK 330 PAGE 439 AND DEED RECORDED DEC. 31, 1980 IN BOOK 330 PAGE 440.

The Real Property or its address is commonly known as 910 CAMP BRANCH ROAD, ALABASTER, AL 35007.

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

INCREASE MORTGAGE FROM \$65,000.00 TO \$75,000.00. 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 26, 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 Jerry W Graves (Seal)
JERRY W GRAVES, Individually

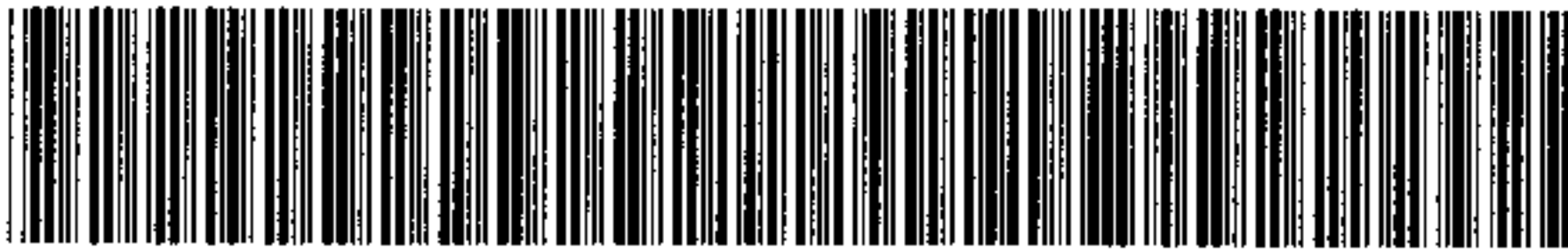
X Mavis C Graves (Seal)
MAVIS C GRAVES, Individually

LENDER:

X Ellen M. Smith (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: GLORIA K SMITH, 95244671
Address: 234 GOODWIN CREST DRIVE
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 **JERRY W GRAVES and MAVIS C GRAVES**, 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 26 day of December, 2000.

Mavis C Graves
Notary Public

MY COMMISSION EXPIRES

My commission expires OCTOBER 26, 2004.

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 _____

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SHELBY COUNTY JUDGE OF PROBATE

002 C31 23.00