

RECORDATION REQUESTED BY:

SouthTrust Bank
Guin 493
1118 11th Street
Guin, AL 35563

WHEN RECORDED MAIL TO:

SouthTrust Bank
File Management/Mortgage Recording
6434 1st Avenue North
Birmingham, AL 35212

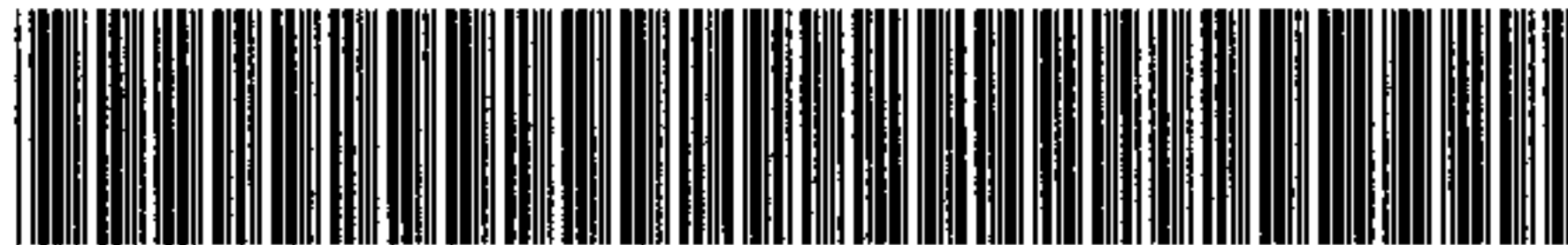
SEND TAX NOTICES TO:

SARA K. DENNIS
934 CHESTNUT OAKS CIRCLE
BIRMINGHAM, AL 35244

STEWART NATIONAL TITLE, INC.
3595 GRANDVIEW PARKWAY
SUITE 350
BIRMINGHAM, AL 35243

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



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THIS MODIFICATION OF MORTGAGE dated December 16, 2000, is made and executed between SARA K. DENNIS; AN UNMARRIED PERSON (referred to below as "Grantor") and SouthTrust Bank, whose address is Guin 493, 1118 11th Street, Guin, AL 35563 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 19, 1998 (the "Mortgage") which has been recorded in JEFFERSON County, State of Alabama, as follows:

RECORDED OCTOBER 21, 1998 IN INST #1998-41041.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in ^{shelby} JEFFERSON County, State of Alabama:

LOT 60-A, ACCORDING TO A RESURVEY OF LOTS 57-64, THE FAIRWAYS AT RIVERCHASE, AS RECORDED IN MPA BOOK 19, PAGE 43, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. (B20005031)

The Real Property or its address is commonly known as 934 CHESTNUT OAKS CIRCLE, BIRMINGHAM, AL 35244.

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

INCREASE MORTGAGE FROM \$50,000.00 TO \$60,000.00. 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 16, 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 Sara K. Dennis (Seal)
SARA K. DENNIS, Individually

LENDER:

x Carol Bolton (Seal)
Authorized Signer

x Carol Bolton (SEAL)
authorized signer

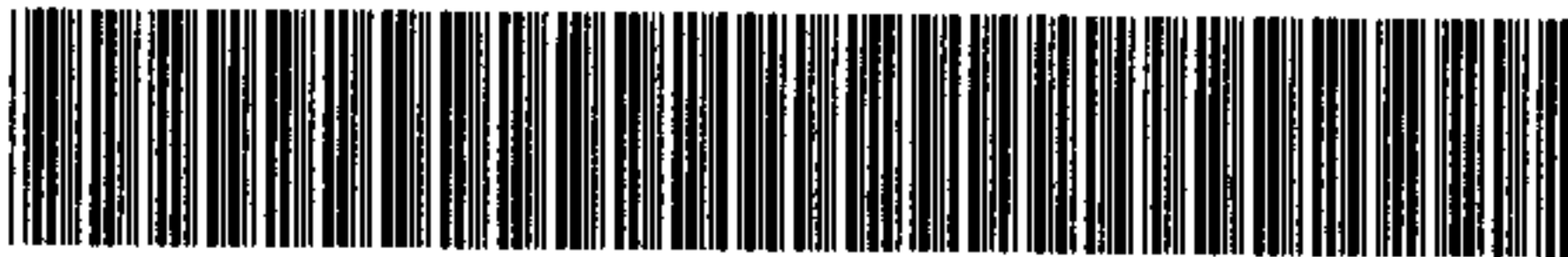
x James E. Sillen AUTHORIZED SIGNER

This Modification of Mortgage prepared by:

Name: CAROL J. JONES, LOAN PROCESSOR; LN#95486858
Address: 234 GOODWIN CREST DRIVE; 3RD FLOOR
City, State, ZIP: BIRMINGHAM, AL 35209

Inst # 2001-04237

02/06/2001-04237
12:39 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMB 29.00



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MODIFICATION OF MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA)
) SS
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **SARA K. DENNIS**, 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 16th day of Dec, 2000.

Carol Bolton
Notary Public

My commission expires "My Commission Expires 8-1-2003"

LENDER ACKNOWLEDGMENT

STATE OF ALABAMA)
) SS
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Carol Bolton, FSR
SouthTrust Bank 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 16th day of Dec, 2000.

Joseph E. Smith
Notary Public

My commission expires 05-26-04

Inst # 2001-04237

02/06/2001-04237

12:39 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MM2 29.00

SKD