

RECORDATION REQUESTED BY:

SouthTrust Bank
Main Office 301
420 North 20th Street
Birmingham, AL 35203

20020521000239220 Pg 1/2 126.50
Shelby Cnty Judge of Probate, AL
05/21/2002 09:20:00 FILED/CERTIFIED

WHEN RECORDED MAIL TO:

SouthTrust Bank, Loan Operations
Mortgage Recording - File Management
P O Box 2233
Birmingham, AL 35201

SEND TAX NOTICES TO:

JACK LANE MCDUFF JR
JACQUELYN ROGERS MCDUFF
2471 CHUCHURA ROAD
BIRMINGHAM, AL 35244

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



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THIS MODIFICATION OF MORTGAGE dated April 29, 2002, is made and executed between JACK LANE MCDUFF JR and JACQUELYN ROGERS MCDUFF; HUSBAND AND WIFE (referred to below as "Grantor") and SouthTrust Bank, whose address is 420 North 20th Street, Birmingham, AL 35203 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 13, 1996 (the "Mortgage") which has been recorded in JEFFERSON County, State of Alabama, as follows:

RECORDED: 09/26/1993; INSTRUMENT: 1996-31804.

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

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN CITY OF BIRMINGHAM BEING KNOWN AS LOT 16, BLOCK 2, INDIAN VALLEY SUBDIVISION, FIRST SECTOR, MAP BOOK 5 PAGE 43, BEING THE SAME PREMISES AS CONVEYED TO JACK LANE MCDUFF, JR. AND JACQUELYN ROGERS MCDUFF FROM CARLOS H JOHNSON AND FRANCES ELAINE JOHNSON AND BEING MORE FULLY DESCRIBED IN DEED BOOK 273 PAGE 602 RECORDED ON 04/06/1972 AMONG THE LAND RECORDS OF SHELBY COUNTY, AL.

The Real Property or its address is commonly known as 2471 CHUCHURA ROAD, BIRMINGHAM, AL 35244.

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

INCREASE MORTGAGE FROM \$ 25,000.00 TO \$ 100,000.00 . FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$ 75,000.00 .

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 endorser 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 APRIL 29, 2002.

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 Jack Lane McDuff Jr. (Seal)
JACK LANE MCDUFF JR, Individually

x Jacquelyn Rogers McDuff (Seal)
JACQUELYN ROGERS MCDUFF, Individually

LENDER:

x Christine Underberg (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: SONJA BLOCKER, Loan Processor
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

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COUNTY OF JEFFERSON

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **JACK LANE MCDUFF JR and JACQUELYN ROGERS MCDUFF, HUSBAND AND WIFE**, 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 29th day of APRIL, 20 02.

Eugene M. Li
Notary Public

~~MY COMMISSION EXPIRES~~

My commission expires MARCH 12, 2004

3-14-04

LENDER ACKNOWLEDGMENT

STATE OF _____

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) SS

COUNTY OF _____

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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 _____