

**RECORDATION REQUESTED BY:**

SouthTrust Bank  
Hoover 323  
1600 Montgomery Highway  
Hoover, AL 35216

20020612000276660 Pg 1/2 \$1.50  
Shelby Cnty Judge of Probate, AL  
06/12/2002 09:03:00 FILED/CERTIFIED

**WHEN RECORDED MAIL TO:**

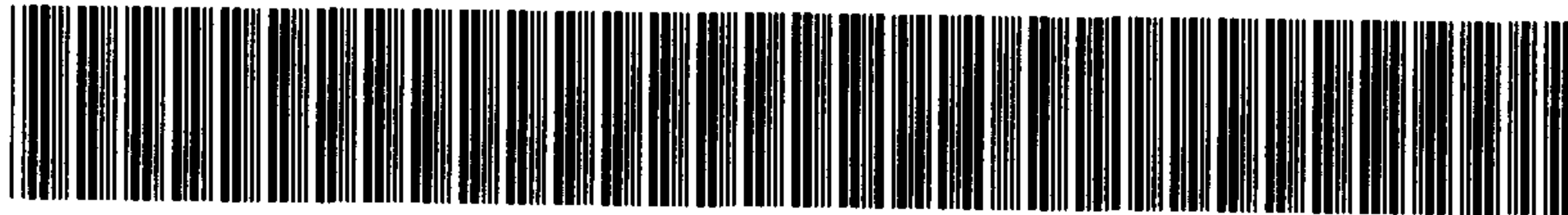
SouthTrust Bank, Loan Operations  
Mortgage Recording - File Management  
P O Box 2233  
Birmingham, AL 35201

**SEND TAX NOTICES TO:**

RICHARD A. UMSTEAD  
CYNTHIA HOOKS UMSTEAD  
1630 SOUTH POINTE DR  
HOOVER, AL 35244

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**



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**THIS MODIFICATION OF MORTGAGE** dated May 16, 2002, is made and executed between RICHARD A. UMSTEAD and CYNTHIA HOOKS UMSTEAD; HUSBAND AND WIFE (referred to below as "Grantor") and SouthTrust Bank, whose address is 1600 Montgomery Highway, Hoover, AL 35216 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated February 7, 1997 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

**RECORDED IN INST # 1997-04060.**

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

LAND SITUATED IN THE CITY OF HOOVER KNOWN AS LOT 7-B, ACCORDING TO THE SURVEY OF SOUTHPOINTE RESURVEY, AS RECORDED IN MAP BOOK 13, PAGE 4 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 1630 SOUTH POINTE DR, HOOVER, AL 35244.

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


**INCREASE MORTGAGE FROM \$39,000.00 TO \$ 45,000.00 . FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$6,000.00 . THE MATURITY DATE HAS BEEN EXTENDED TO 15 YEARS FROM THE DATE OF THE CREDIT AGREEMENT EXECUTED SIMULTANEOUSLY HEREWITH.**


**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 MAY 16, 2002.**

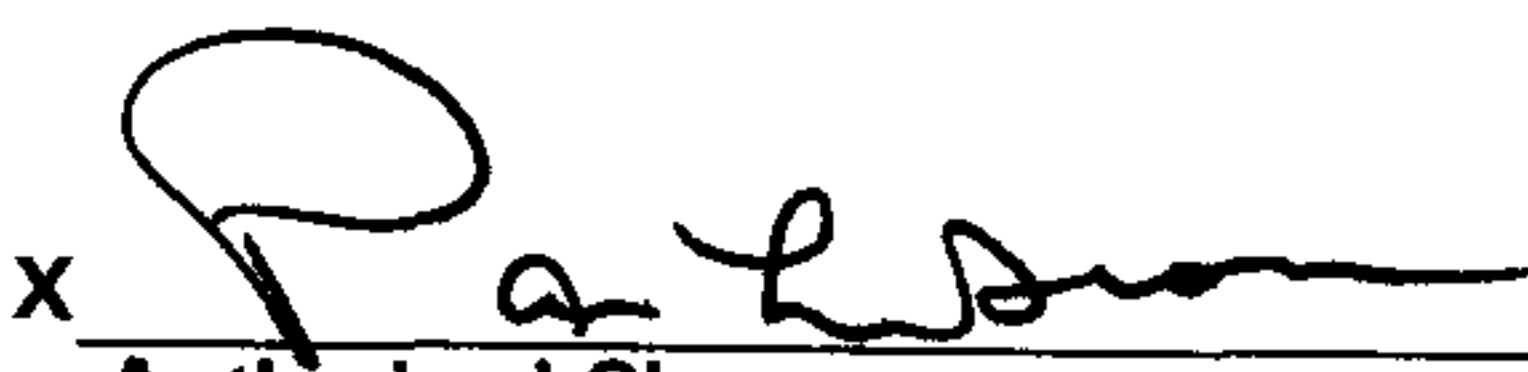
**THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.**

**GRANTOR:**

X  (Seal)  
RICHARD A. UMSTEAD, Individually

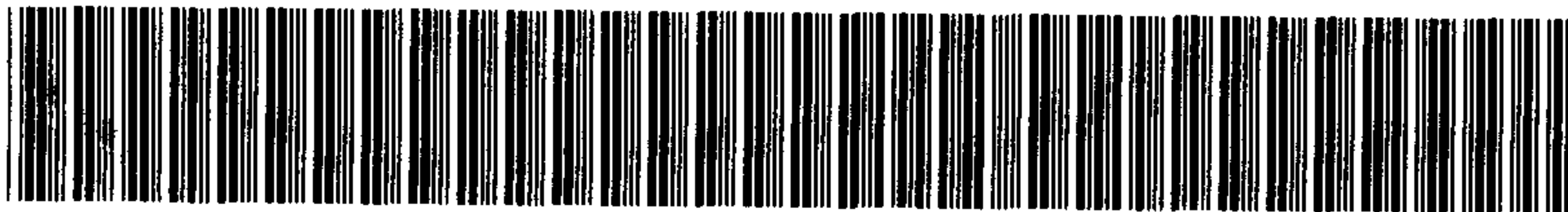
X  (Seal)  
CYNTHIA HOOKS UMSTEAD, Individually

**LENDER:**

X  (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

Name: ANN TONER PIERCE, 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 )  
 ) SS  
COUNTY OF JEFFERSON )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **RICHARD A. UMSTEAD and CYNTHIA HOOKS UMSTEAD, 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 16 day of MAY, 2002.  
[Signature]  
Notary Public  
My commission expires 10-6-2005

LENDER ACKNOWLEDGMENT

STATE OF \_\_\_\_\_ )  
 ) SS  
COUNTY OF \_\_\_\_\_ )

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 \_\_\_\_\_