

After Recordation Return to:
 Compass Bank
 P O Box 10566
 Birmingham, Al 35233

*132.00
 Shelby Co
 AL*

**MODIFICATION AND EXTENSION
 OF MORTGAGE**

2100127775

01341 cc

BORROWER RAED SAADAH		MORTGAGOR RAED SAADAH, A/K/A RAED I SAADAH AND WIFE FADWA AHMAD	
ADDRESS 4954 KEITH DRIVE BIRMINGHAM, AL 35242 <small>TELEPHONE NO. IDENTIFICATION NO.</small>		ADDRESS 4954 KEITH DRIVE BIRMINGHAM, AL 35242 <small>TELEPHONE NO. IDENTIFICATION NO.</small>	
ADDRESS OF REAL PROPERTY: 4954 KEITH DRIVE BIRMINGHAM, AL 35242			

THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 20th day of May, 2002, is executed by and between the parties identified above and Compass Bank, 15 South 20th Street, Birmingham, AL 35233 ("Lender").

A. On December 04, 2001, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note or agreement ("Note") payable to Lender in the original principal amount of Forty Thousand and no/100 Dollars (\$ 40,000.00), which Note is secured by a mortgage ("Mortgage") dated December 04, 2001, executed by Mortgagor for the benefit of Lender and encumbering the real property described on Schedule A ("Property"), and recorded on December 27, 2001 at 200156845 in the records of the PROBATE OFFICE SHELBY COUNTY of SHELBY County, Alabama. The Note and Mortgage and any other related documents are hereafter cumulatively referred to as the "Loan Documents".

B. The Note and Mortgage are hereby modified as follows:

1. TERMS OF REPAYMENT.
 The maturity date of the Note is extended to May 20, 2037, at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Mortgage is modified accordingly.

2. ADDITIONAL MODIFICATIONS.
 The Note and Mortgage are further modified as follows:
EFFECTIVE 05/20/2002 THE MORTGAGE AMOUNT WAS INCREASED FROM \$40,000.00 TO \$50,000.00

C. Additional Representations, Warranties and Agreements.
 Mortgagor represents and warrants that Mortgagor owns the property free and clear of any liens or encumbrances other than the liens described on Schedule B below. Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify and confirm these terms and conditions as modified. Borrower and Mortgagor agree to execute any additional documents which may be required by Lender to carry out the intention of this Agreement. As of the date of this Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Lender by any of the undersigned.

SCHEDULE A

The following described real property located in the County of **SHELBY**, State of **Alabama**
LOT 47, ACCORDING TO THE SURVEY OF OAK MEADOWS, 2ND, AS RECORDED IN MAP BOOK 22,
PAGE 79, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SCHEDULE B

1ST LIEN MORTGAGE: WASHINGTON MUTUAL, IN THE AMOUNT OF \$190,200.00 DATED 03/01.

MORTGAGOR: **RAED SAADAH**

[Signature]
RAED SAADAH

MORTGAGOR:

MORTGAGOR:

MORTGAGOR:

MORTGAGOR: **FADWA AHMAD**

[Signature]
FADWA AHMAD

MORTGAGOR:

MORTGAGOR

MORTGAGOR:

LENDER: **Compass Bank**

By: *[Signature]*
LINDA RANG
LOAN OFFICER

THIS DOCUMENT WAS PREPARED BY: LISA SMITH 100 GREENSPRINGS HWY; BHAM, AL 352029 Compass Bank

AFTER RECORDING, RETURN THIS DOCUMENT TO LENDER.

ADDITIONALACKNOWLEDGMENTS

20020612000277830 Pg 3/3 32.00
Shelby Cnty Judge of Probate, AL
06/12/2002 14:03:00 FILED/CERTIFIED

INDIVIDUAL

STATE OF ALABAMA)
Shelby COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
RAED SAADAH ANK FADWA AHMAD

whose name(s) is/are signed to the foregoing instrument and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they/he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 20th day of May, 2002

(Notarial Seal)

Linda Perry
MY COMMISSION EXPIRES NOVEMBER 28, 2004
Notary Public

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that

whose name(s) is/are signed to the foregoing instrument and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they/he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this _____ day of _____, _____

(Notarial Seal)

Notary Public

CORPORATE/PARTNERSHIP

STATE OF ALABAMA)
_____ COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that

whose name(s) as _____ of

_____ is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they/he/she, as such _____ and with full authority, executed the same voluntarily for and as the act of said _____

Given under my hand and official seal this _____ day of _____, _____

(Notarial Seal)

Notary Public

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that

whose name(s) as _____ of

_____ is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they/he/she, as such _____ and with full authority, executed the same voluntarily for and as the act of said _____

Given under my hand and official seal this _____ day of _____, _____

(Notarial Seal)

Notary Public