


**RECORDATION REQUESTED BY:**

SouthTrust Bank  
Southside 306  
2401 6th Avenue South  
Birmingham, AL 35233

  
20020906000426990 Pg 1/2 29.00  
Shelby Cnty Judge of Probate, AL  
09/06/2002 10:40:00 FILED/CERTIFIED

**WHEN RECORDED MAIL TO:**

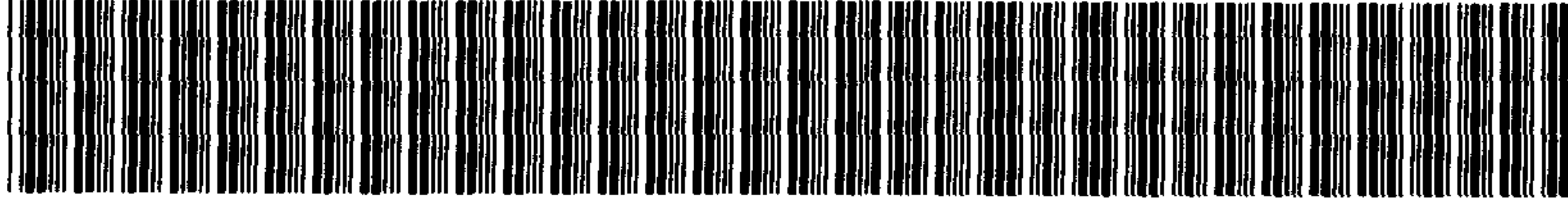
SouthTrust Bank, Loan Operations  
Mortgage Recording - File Management  
P O Box 2233  
Birmingham, AL 35201

**SEND TAX NOTICES TO:**

JOHN C MEADOWS JR  
3684 TINE LN  
BIRMINGHAM, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**



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**THIS MODIFICATION OF MORTGAGE** dated July 17, 2002, is made and executed between **JOHN C MEADOWS JR; SINGLE PERSON** (referred to below as "Grantor") and **SouthTrust Bank**, whose address is 2401 6th Avenue South, Birmingham, AL 35233 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated July 22, 1994 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

**RECORDED 08/17/1994 VOLUME 1994 PAGE 25646\*\*AMENDMENT RECORDED ON 06/16/1997 IN BOOK 97 PAGE 18743.**

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

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN CITY OF BIRMINGHAM BEING KNOWN AS LOT 84, SOUTHERN PINES SUBDIVISION, 2ND SECTOR AS RESIDENTIAL SUBDIVISION, MAP BOOK 7, PAGE 12. BEING THE SAME PREMISES AS CONVEYED TO JOHN C. MEADOWS, JR. BY DEED FROM CANDANCE D. MEADOWS AND BEING MORE FULLY DESCRIBED IN DEED BOOK 222 PAGE 171 RECORDED ON 01/13/1989 AMONG THE LAND RECORDS OF SHELBY COUNTY, AL.

The Real Property or its address is commonly known as 3684 TINE LN, BIRMINGHAM, AL 35242.

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

**INCREASE MORTGAGE FROM \$30,000.00 TO \$ 40,000.00. 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 JULY 17, 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:**

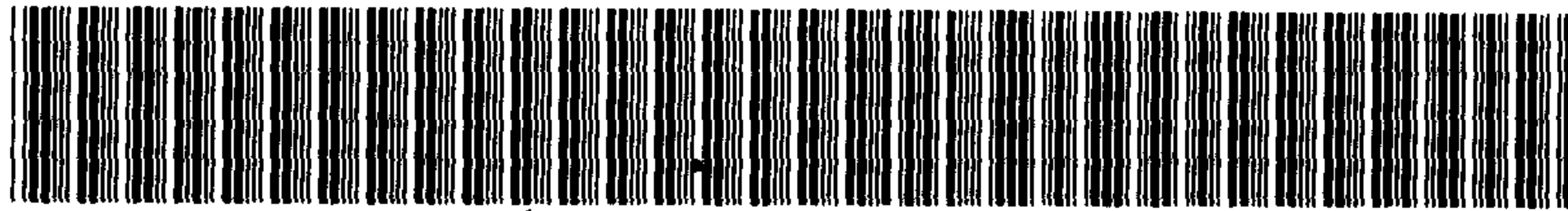
X  (Seal)  
JOHN C MEADOWS JR, Individually

**LENDER:**

X  (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

Name: GINA MITCHELL, Loan Processor  
Address: 234 Goodwin Crest Drive  
City, State, ZIP: Birmingham, AL 35209



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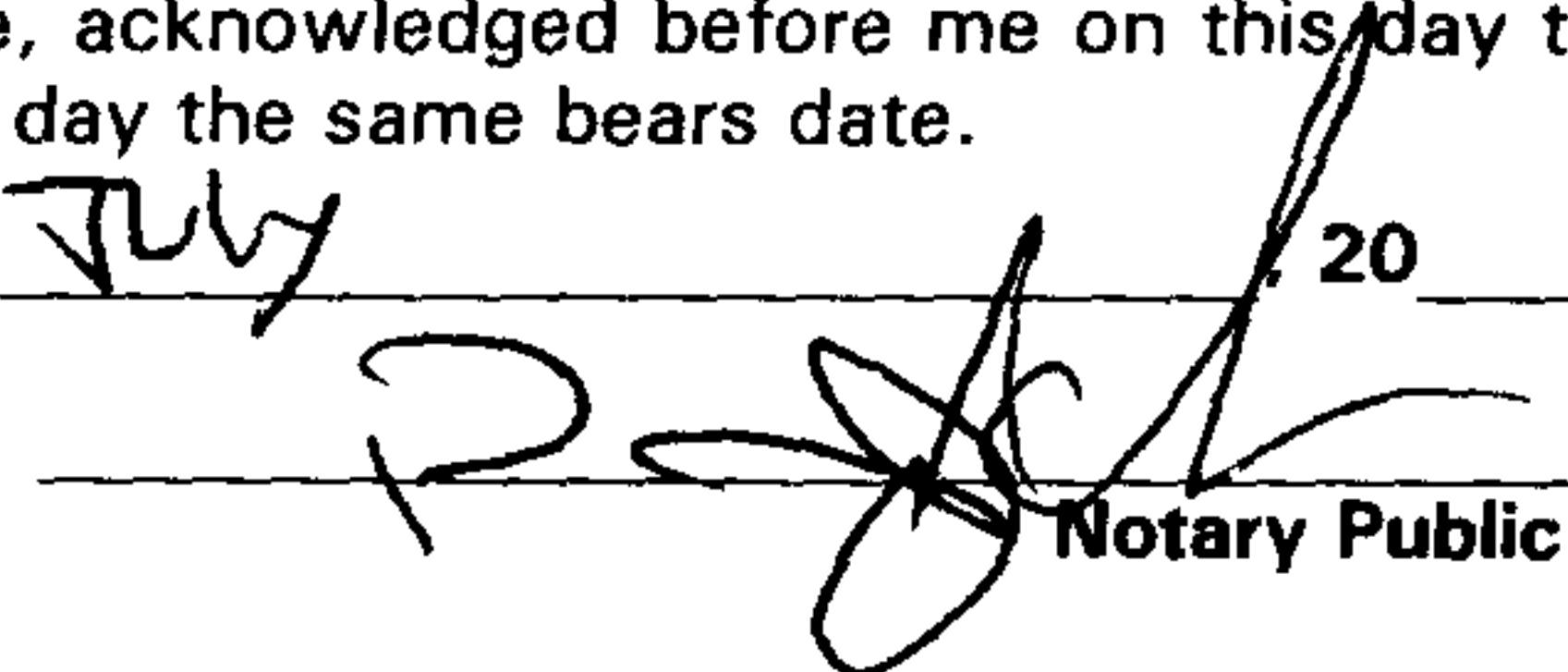
**MODIFICATION OF MORTGAGE  
(Continued)**

**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 **JOHN C MEADOWS JR, SINGLE PERSON**, 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 17<sup>th</sup> day of July, 2002.

  
\_\_\_\_\_  
Notary Public

MY COMMISSION EXPIRES SEPT. 28, 2002

My commission expires \_\_\_\_\_

**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 \_\_\_\_\_