

**RECORDATION REQUESTED BY:**

SouthTrust Bank  
Pelham 338  
3145 Highway 31 South  
Pelham, AL 35124

20031002000664280 Pg 1/2 23.00  
Shelby Cnty Judge of Probate, AL  
10/02/2003 13:37:00 FILED/CERTIFIED

**WHEN RECORDED MAIL TO:**

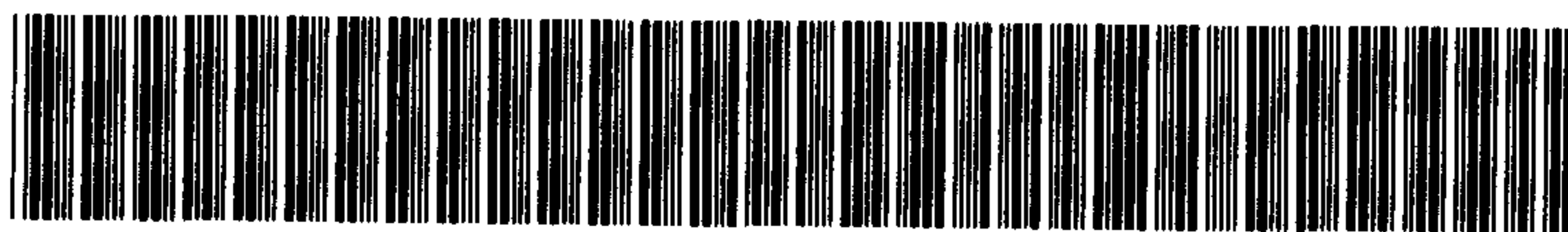
SouthTrust Bank, Loan Operations  
Mortgage Recording - File Management  
P O Box 2233  
Birmingham, AL 35201

**SEND TAX NOTICES TO:**

ROBERT B RITCHIE, PAMELA E RITCHIE and CAROLYN BOYD  
1700 NATIVE DANCER DR  
HELENA, AL 35080

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**



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**THIS MODIFICATION OF MORTGAGE** dated September 5, 2003, is made and executed between **ROBERT B RITCHIE and PAMELA E RITCHIE , HUSBAND AND WIFE; J/T/W/R/O/S** and **CAROLYN BOYD, SINGLE; J/T/W/R/O/S** (referred to below as "Grantor") and SouthTrust Bank, whose address is 3145 Highway 31 South, Pelham, AL 35124 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 17, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

**RECORDED: 05/06/2003, INSTRUMENT#: 20030506000281420.**

**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 HELENA being known as LOT 51, DEARING DOWNS SUBDIVISION, 6TH ADDITION, PHASE I, MAP BOOK 10, PAGE 78; BEING THE SAME PREMISES AS CONVEYED TO ROBERT B. RITCHIE, PAMELA E. RITCHIE AND CAROLYN BOYD FROM WILLIAM D. NICHOLS AND TERESA MCCURDYNICHOLS and being more fully described in Deed Book 2001 Page 9031 recorded on 03/14/2001 among the land records of SHELBY County, AL.

The Real Property or its address is commonly known as 1700 NATIVE DANCER DR, HELENA, AL 35080.

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


**INCREASE MORTGAGE FROM \$27,000.00 TO \$33,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$6,000.00.**


**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 SEPTEMBER 5, 2003.**

**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)  
ROBERT B RITCHIE, Individually

x  (Seal)  
PAMELA E RITCHIE , Individually

x  (Seal)  
CAROLYN BOYD, Individually

**LENDER:**

x  (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

Name: KENYADA ELLIS, Loan Processor  
Address: 220 Wildwood Parkway  
City, State, ZIP: Homewood, AL 35209



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MODIFICATION OF MORTGAGE  
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF Shelby )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **ROBERT B RITCHIE; PAMELA E RITCHIE ; and CAROLYN BOYD**, 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 5<sup>th</sup> day of September, 2003.  
Shannon Herbert Hataway  
Notary Public

My commission expires 8/10/05

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 Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, 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 5<sup>th</sup> day of September, 2003.  
\_\_\_\_\_  
Notary Public

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