

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 2nd day of September, 2003, between ELIZABETH A SHARPE, Wife and Husband, Clayton Sharpe, Jr.

SouthTrust Mortgage Corporation ("Borrower") and ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated February 3, 2003 and recorded in Book or Liber ** , at page(s) , of the Judge of Probate Records of **20030205000071600 [Name of Records] Shelby County, Alabama, and (2) the Note, bearing the same date as, and [County and State, or other Jurisdiction] secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property," located at 8053 MITCHELL LANE, Birmingham, AL 35244 [Property Address]

the real property described being set forth as follows:

Lot 238, according to the Map of Bent River Commons, 3rd Sector, as recorded in Map Book 25, page 147, in the Probate Office of Shelby County, Alabama.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. As of **August 29, 2003**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **188,200.00**, consisting of the amount(s) loaned to Borrower by Lender and any interest capitalized to date.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **5.375%**, from **September 02, 2003**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,062.32**, beginning on the **1st** day of **November, 2003**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **5.375%** will remain in effect until principal and interest is paid in full. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may be entitled. If on **March 01, 2033** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date. Borrower will make such payments at **210 Wildwood Parkway, Birmingham, AL 35209** or at such other place as Lender may require.

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-852R (0110)

Page 2 of 4

Initials: EAS

40884455

Form 3179 1/01 (rev. 8/01)

3. If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1 of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

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 VMP-852R (0110)

Page 3 of 4

Initials: EAS

Form 3179 1/01 (rev. 8/01)

Elizabeth A. Sharpe (Seal)
ELIZABETH A SHARPE -Borrower

____ (Seal)
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____ -Borrower

SOUTHTRUST MORTGAGE CORP. (Seal)
-Lender

By: Monica Spray
MONICA SPRAY
VICE PRESIDENT

____ [Space Below This Line For Acknowledgments] _____

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 852R (0110)

Page 4 of 4

Form 3179 1/01 (rev. 8/01)

STATE OF ALABAMA, Jefferson County

On this 2nd day of September, 2003, I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that Elizabeth A. Sharpe whose name(s) is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me that, being informed of the contents of the instrument, he/she/they executed the same voluntarily and as his/her/their act on the day the same bears date.

Given under my hand and seal of office this 2nd day of September, 2003

My Commission Expires:

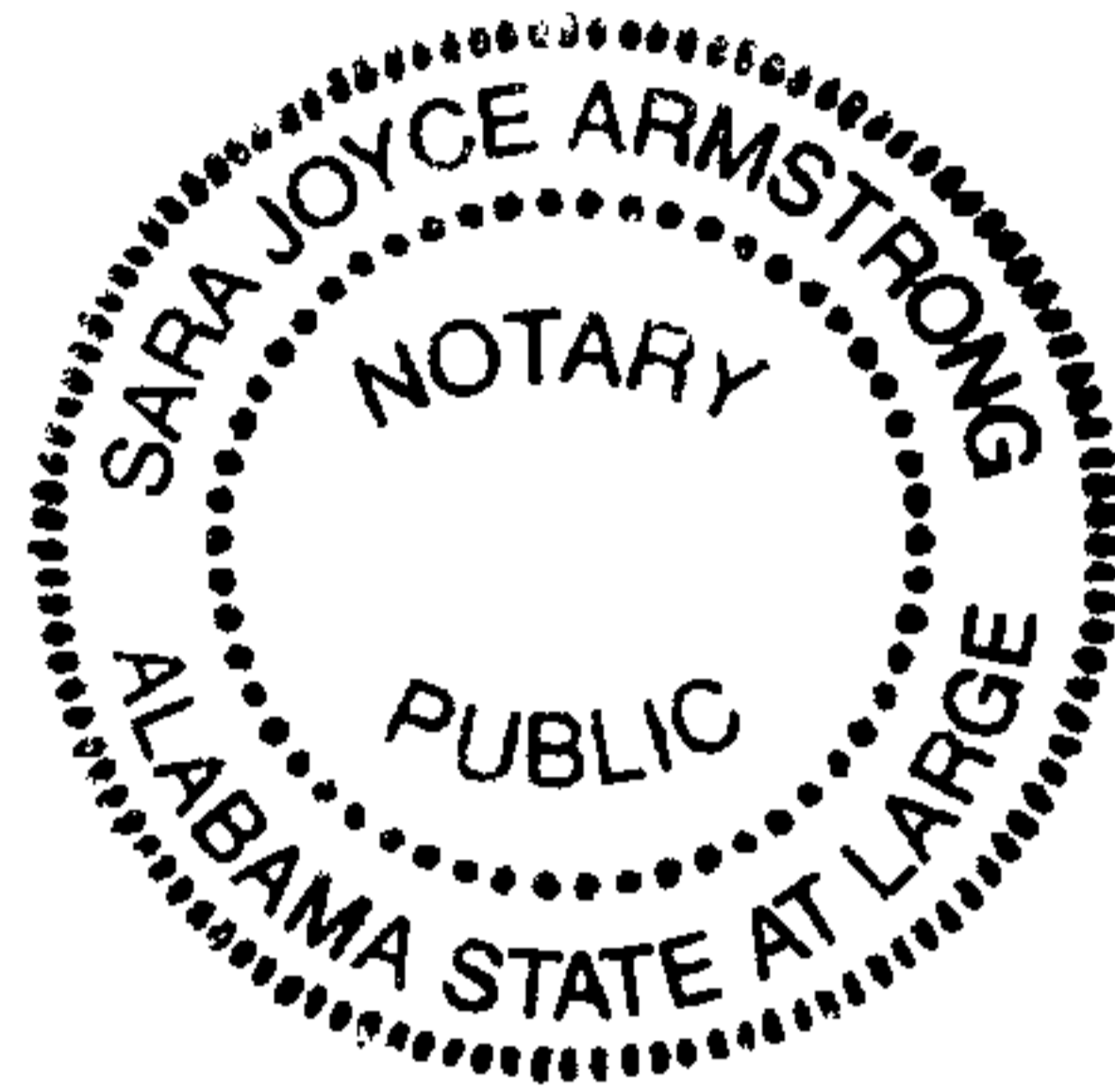
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: MAY 7, 2005

Robert E. Ramsey
Notary Public

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

The foregoing instrument was acknowledged before me, this 2nd day of September, 2003, by Monica Spray as Vice President of SouthTrust Mortgage Corporation, organized and existing under the laws of the State of Delaware on its behalf. The foregoing officer who is personally known to me and did not take an oath.



SEAL

Sara Joyce Armstrong
Notary Public

Sara Joyce Armstrong
Printed Name of Notary

Serial Number, if any

October 15, 2006
Commission Expiration Date