

RECORDATION REQUESTED BY:

SouthTrust Bank
Trussville 319
5953 Chalkville Mountain Road
Birmingham, AL 35235

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

WIL FITE JOHNSTON
VERA WISDOM JOHNSTON
5029 STONE BRIDGE LN
BIRMINGHAM, AL 35242



20031211000799860 Pg 1/2 18.20
Shelby Cnty Judge of Probate, AL
12/11/2003 09:18:00 FILED/CERTIFIED

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



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THIS MODIFICATION OF MORTGAGE dated October 6, 2003, is made and executed between **WIL FITE JOHNSTON** and **VERA WISDOM JOHNSTON; HUSBAND AND WIFE** (referred to below as "Grantor") and **SouthTrust Bank**, whose address is 5953 Chalkville Mountain Road, Birmingham, AL 35235 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 5, 2001 (the "Mortgage") which has been recorded in JEFFERSON County, State of Alabama, as follows:

RECORDED DATE : 08-04-2001, INSTRUMENT # 2001-36400.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in ~~JEFFERSON~~ ^{Shelby} County, State of Alabama:

LOT 24-A, ACCORDING TO A RESURVEY OF LOT 24, SOUTHERN PINES, 6TH SECTOR, AS RECORDED IN MAP BOOK 9, PAGE 157, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 5029 STONE BRIDGE LN, BIRMINGHAM, AL 35242.

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


INCREASE MORTGAGE FROM \$ 75,000 TO \$ 77,730. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$ 2,730 .

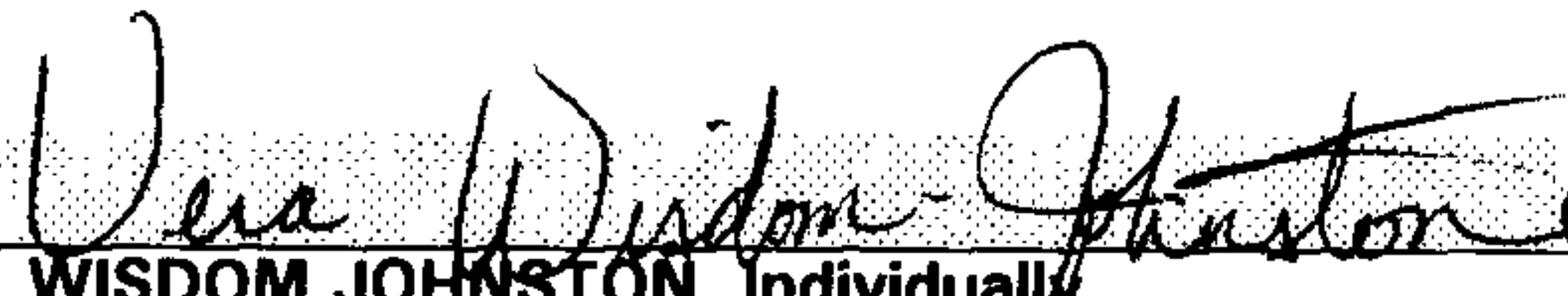
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 endorser 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 OCTOBER 6, 2003.

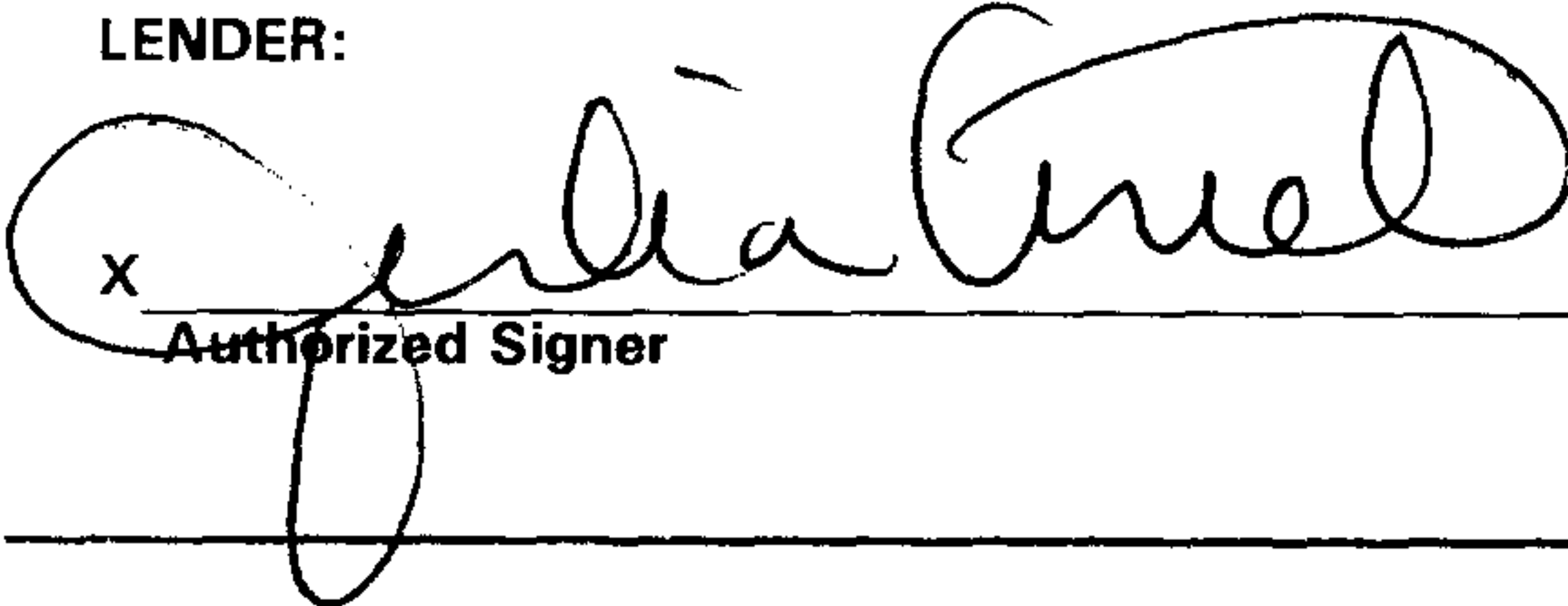
THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X  (Seal)
WIL FITE JOHNSTON, Individually

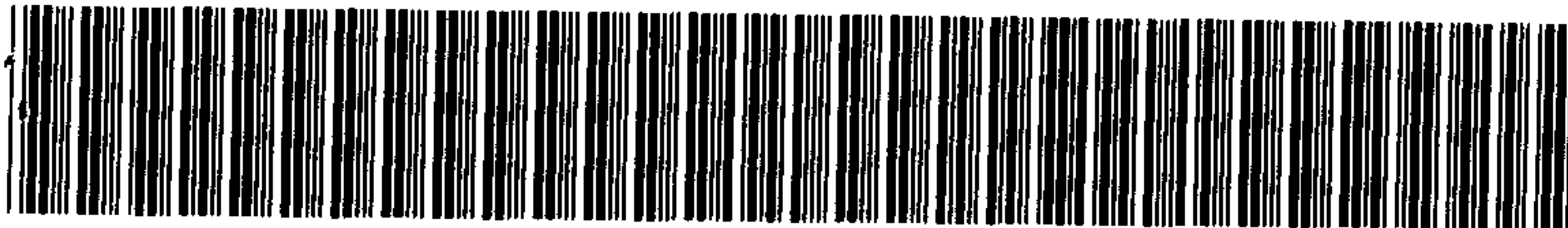
X  (Seal)
VERA WISDOM JOHNSTON, Individually

LENDER:

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: MARY SMITH, Loan Processor
Address: 220 Wildwood Parkway
City, State, ZIP: Homewood, AL 35209



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MODIFICATION OF MORTGAGE
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INDIVIDUAL ACKNOWLEDGMENT

SouthTrust Bank
TRUSSVILLE

STATE OF Alabama

COUNTY OF Jefferson

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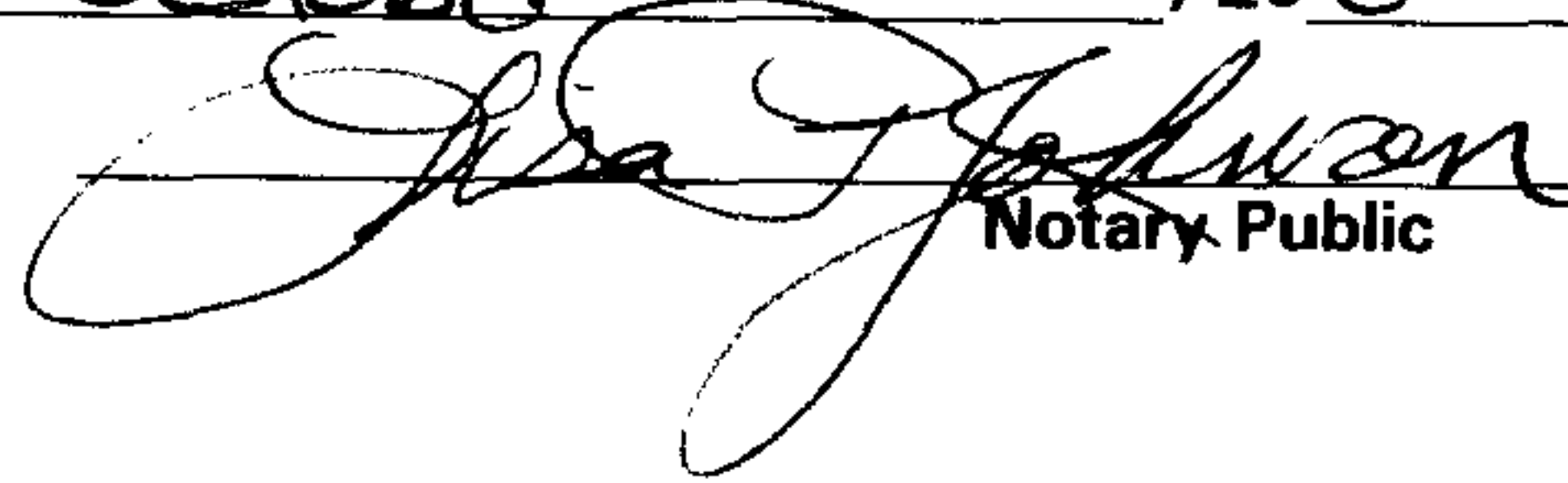
5953 CHALKVILLE MOUNTAIN ROAD
BIRMINGHAM, ALABAMA 35225

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **WIL FITE JOHNSTON and VERA WISDOM JOHNSTON, 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 26 day of October, 2003.

**MY COMMISSION EXPIRES
JULY 14, 2007.**

My commission expires


Notary Public

LENDER ACKNOWLEDGMENT

STATE OF _____

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) SS

COUNTY OF _____

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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 _____ day of _____, 20____.

Notary Public

My commission expires _____