



LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **21st** day of **June, 2004**, between **Vishwanatha Rao, Sudha Rao, Husband and Wife**

SouthTrust Mortgage Corporation ("Borrower") and

supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated **June 21, 2004** and recorded in Book or Liber **740980**, at page(s) **1**, of the **JUDGE OF PROBATE** Records of

2003-

SHELBY, AL

[County and State, or other Jurisdiction]

and (2) the Note, bearing the same date as, and

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 **362 North Lake Road, Birmingham, AL 35242**,

[Property Address]

41245213
LOAN MODIFICATION AGREEMENT-Single Family-Fannie Mae Uniform Instrument
Form 3179 1/01 (rev. 8/01)

41245213

VMP-852R (0110)

Page 1 of 4

Initials

SR

VMP MORTGAGE FORMS - (800)521-7291

the real property described being set forth as follows:

Lot 39, according to the Survey of First Amended Plat of Greystone Farms North, Phase I, as recorded in Map Book 23, Page 57, 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 **June 21, 2004**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **333,700.00**, 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 **5.875%**, from **June 21, 2004**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,988.37**, beginning on the **1st** day of **August, 2004**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **5.875%** 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 **December 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.

41245213

-852R (0110)

Page 2 of 4

Initials: VR SR 41245213
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.

41245213

41245213

-852R (0110)

Page 3 of 4

Initials:

VR SR

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

Vishwanatha Rao (Seal)
Vishwanatha Rao -Borrower

Sudha Rao (Seal)
Sudha Rao -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

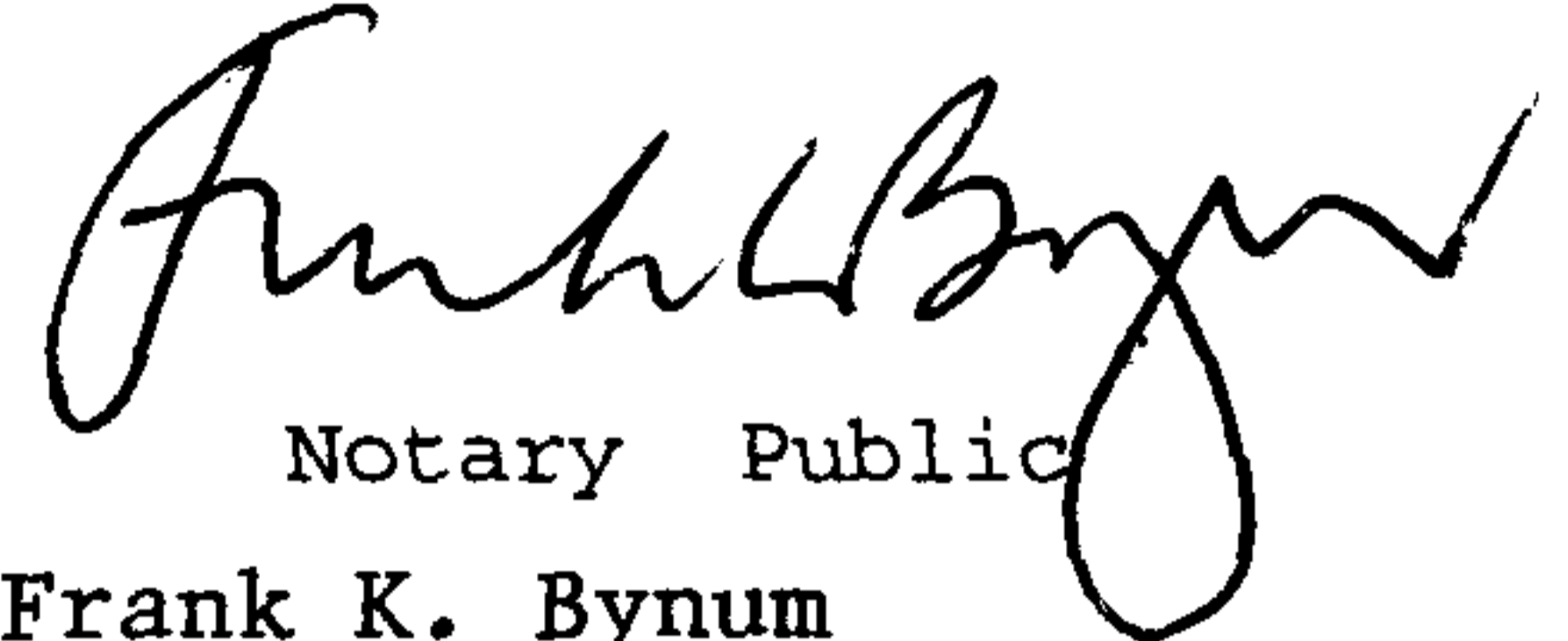
SouthTrust Mortgage Corporation
____ (Seal)
-Lender
By: [Signature]

____ [Space Below This Line For Acknowledgments] ____

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

The foregoing instrument was acknowledged before me, this 21TH day of JUNE 2004
by VISHWANATHA ROA HUSBAND AND WIFE, SUDHA RAO who Produced
 as identification (who is personally known to me) and who did (did not)
take an oath.



Notary Public

Frank K. Bynum

Printed Name of Notary

Serial Number, if any

11/20/2004

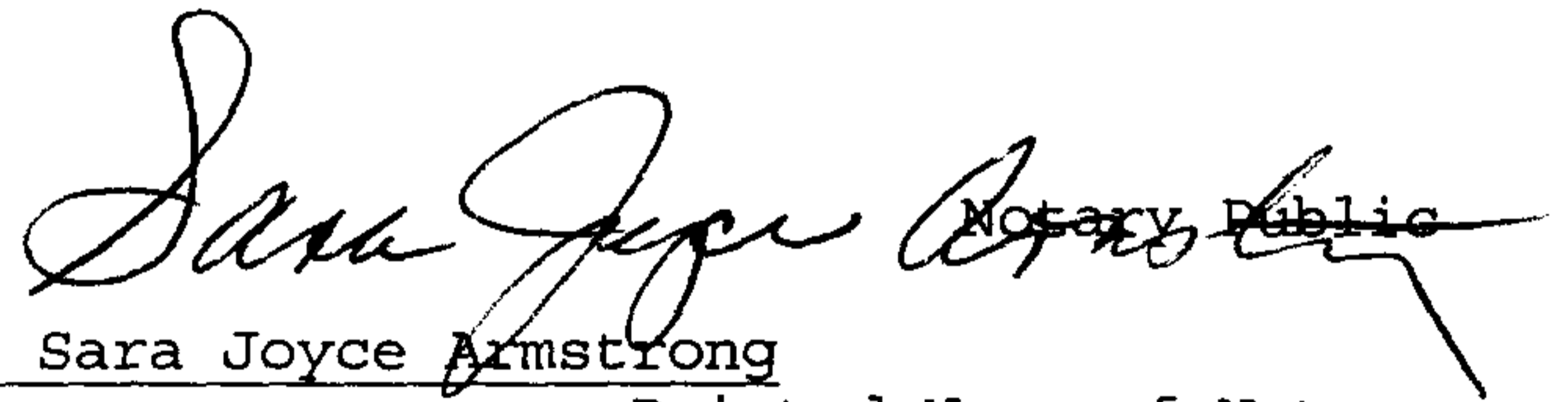
Commission Expiration Date

SEAL

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

The foregoing instrument was acknowledged before me, this 21^H day of JUNE, 2004 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.



Notary Public

Sara Joyce Armstrong

Printed Name of Notary

Serial Number, if any

October 15, 2006

Commission Expiration Date

SEAL