

**RECORDATION REQUESTED BY:**

State Farm Bank, F.S.B.  
Bank Loan Center  
One State Farm Plaza  
Bloomington, IL 61710

20040802000427140 Pg 1/2 57.50  
Shelby Cnty Judge of Probate, AL  
08/02/2004 12:22:00 FILED/CERTIFIED

**WHEN RECORDED MAIL TO:**

State Farm Bank, F.S.B.  
P O Box 5961  
Madison, WI 57305-0961

**SEND TAX NOTICES TO:**

RONALD M. PENNINGTON  
RONIE E. PENNINGTON  
206 NORWICK FOREST DR  
ALABASTER, AL 35007

RETURN TO:  
FIRST AMERICAN FLS  
1000 W. WILLOW ROAD  
SHELBY COUNTY, AL 35226

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

St. American Equity Loan Services, Inc

05515218

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated July 6, 2004, is made and executed between **RONALD M. PENNINGTON** and **RONIE E. PENNINGTON**; as Husband and Wife (referred to below as "Grantor") and State Farm Bank, F.S.B., whose address is One State Farm Plaza, Bloomington, IL 61710 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated July 1, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON AUGUST 11, 2003 IN INSTRUMENT 20030811000522150 IN SHELBY COUNTY RECORDS. MORTGAGE TAX IN THE AMOUNT OF \$15.00, WAS PAID ON AUGUST 11, 2003, BATCH # 66345 DOCUMENT NO. 20030811000522150. .

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

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA: LOT 2, IN BLOCK 3, ACCORDING TO THE SURVEY OF NORWICK FOREST, FIRST SECTOR, AS RECORDED IN MAP BOOK 11, PAGE 63, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. DATE RECORD OWNERSHIP ACQUIRED: 05-21-2003. INSTRUMENT: 20030521000316910.

The Real Property or its address is commonly known as 206 NORWICK FOREST DR, ALABASTER, AL 35007. The Real Property tax identification number is 232032001001012

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

**PRINCIPAL INCREASE OF \$29,000.00. THE LIEN OF THE MORTGAGE SHALL NOT EXCEED AT ANY ONE TIME \$39,000.00. THE MATURITY DATE OF THIS MORTGAGE WILL BE JULY 01-2010.**

**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 endorers 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 6, 2004.**

**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 *Ronald M. Pennington* (Seal)  
RONALD M. PENNINGTON

X *Ronie E. Pennington* (Seal)  
RONIE E. PENNINGTON

**LENDER:**

STATE FARM BANK, F.S.B.  
X *Steven W. Hahn* (Seal)  
Authorized Signer

Steven W. Hahn, Home Equity Manager

MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 8522849920

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This Modification of Mortgage prepared by:

Name: NICOLE CORBIN, HOME EQUITY REPRESENTATIVE  
Address: One State Farm Plaza  
City, State, ZIP: Bloomington, IL 61710

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 RONALD M. PENNINGTON and RONIE E. PENNINGTON, as 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 6 day of July, 2004.  
Elizabeth C. Denson  
Notary Public

My commission expires 12-04-04

LENDER ACKNOWLEDGMENT

STATE OF Missouri )  
 ) SS  
COUNTY OF St Louis )



JODI L. WOHLDMANN  
St. Louis County  
My Commission Expires  
June 26, 2008

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Steven W. Hahn 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 12 day of July, 2004.  
Jodi L. Wohldmann  
Notary Public

My commission expires June 26 2008