

RECORDATION REQUESTED BY:

SouthTrust Bank
Alabaster 336
831 North First Street
Alabaster, AL 35007

20040927000533140 Pg 1/2 164.00
Shelby Cnty Judge of Probate, AL
09/27/2004 13:49:00 FILED/CERTIFIED

WHEN RECORDED MAIL TO:

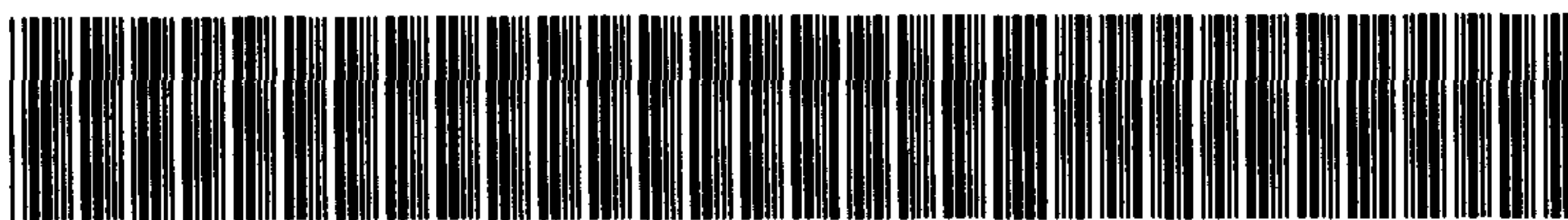
SouthTrust Bank, Loan Operations
Mortgage Recording - File Management
P O Box 2233
Birmingham, AL 35201

SEND TAX NOTICES TO:

TERRY ALAN CRABB
CINDY R CRABB
5229 SPRING CREEK ROAD
MONTEVALLO, AL 35115

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



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THIS MODIFICATION OF MORTGAGE dated August 10, 2004, is made and executed between TERRY ALAN CRABB and CINDY R CRABB; HUSBAND AND WIFE (referred to below as "Grantor") and SouthTrust Bank, whose address is 831 North First Street, Alabaster, AL 35007 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 20, 1998 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

FILED 06-12-1998 AS INSTRUMENT #1991-21941 SHELBY CO, AL RECORDS SECURING AN INDEBTEDNESS OF \$10,000.00. MODIFIED 02-16-2000; FILED 05-10-2000 AS INSTRUMENT #2000-15444 INCREASING INDEBTEDNESS TO \$50,000.00.

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

A PARCEL OF LAND SITUATED IN THE NORTH ONE-HALF OF SECTION 7, TOWNSHIP 22 SOUTH, RANGE 2 WEST, DESCRIBED AS FOLLOWS: COMMENCING AT THE NE CORNER OF NW 1/4 OF SECTION 7, AND PROCEED IN A WESTERLY DIRECTION ALONG THE SECTION LINE 554.54 FEET TO AN IRON WHICH IS THE POINT OF BEGINNING; THENCE TURN A DEFLECTION ANGLE OF 97 DEGREES, 33' TO THE LEFT AND PROCEED IN A SOUTHERLY DIRECTION 1424.42 FEET TO AN IRON ON THE NORTH RIGHT OF WAY OF SHELBY COUNTY HIGHWAY #12; THENCE TURN A DEFLECTION ANGLE OF 62 DEGREES 10' 30" TO THE RIGHT AND PROCEED IN A SOUTHWESTERLY DIRECTION ALONG THE NORTH RIGHT OF WAY OF SAID ROAD 384.02 FEET TO AN IRON; THENCE TURN A DEFLECTION ANGLE OF 0 DEGREES 50' 30" TO THE RIGHT AN CONTINUE IN A SOUTHWESTERLY DIRECTION ALONG THE NORTH RIGHT OF WAY OF SAID ROAD 176.45 FEET TO AN IRON; THENCE TURN A DEFLECTION ANGLE OF 121 DEGREES, 32' TO THE RIGHT AN PROCEED IN A NORTHERLY DIRECTION 1736.58 FEET TO AN IRON; THENCE TURN A DEFLECTION ANGLE OF 93 DEGREES, 00' TO THE RIGHT AN PROCEED IN AN EASTERLY DIRECTION ALONG THE SECTION LINE 361.06 FEET TO THE POINT OF BEGINNING. SITUATED IN SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 5229 SPRING CREEK ROAD, MONTEVALLO, AL 35115.

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

INCREASE MORTGAGE FROM \$50,000.00 TO \$150,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$100,000.00.

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 AUGUST 10, 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  (Seal)
TERRY ALAN CRABB

X  (Seal)
CINDY R CRABB

LENDER:

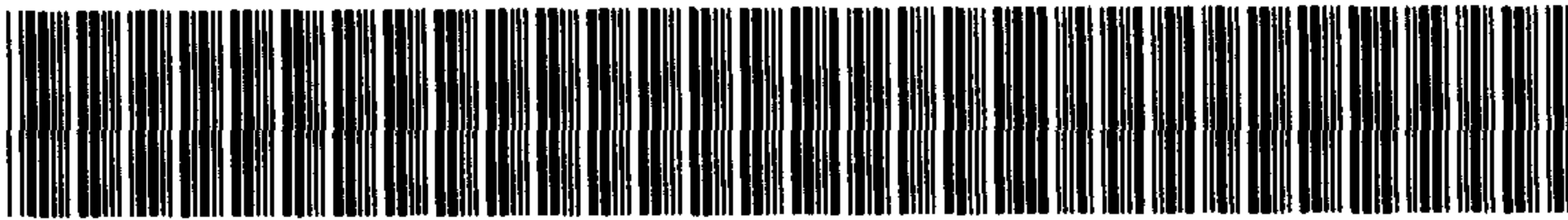
SOUTHTRUST BANK

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: SONDRA DAVIS, Loan Processor
Address: 220 Wildwood Parkway
City, State, ZIP: Homewood, AL 35209

TAC
CPC



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MODIFICATION OF MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
)
COUNTY OF Shelby) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **TERRY ALAN CRABB and CINDY R CRABB, 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 10th day of August, 2004.

Mary Jones
Notary Public

My commission expires MY COMMISSION EXPIRES
OCTOBER 15, 2004

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 _____ day of _____, 20____.

Notary Public

My commission expires _____

TH
CR