

RECORDATION REQUESTED BY:

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

20040927000533150 Pg 1/2 120.50
Shelby Cnty Judge of Probate, AL
09/27/2004 13:51:00 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:

JACQUELINE E CLINE
3478 WILDEWOOD DRIVE
PELHAM, AL 35124

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 **JACQUELINE E CLINE; UNMARRIED** (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 March 7, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDING DATE: APRIL 7, 2003 INSTRUMENT #20030407000205320 IN SHELBY COUNTY, ALABAMA.

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

LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS ALL THAT CERTAIN PROPERTY SITUATED IN PELHAM IN THE COUNTY OF SHELBY, AND STATE OF ALABAMA AND BEING DECRIBED IN A DEED DATED 08/26/96 AND RECORDED 09/04/96 IN BOOK 1996 PAGE 29099, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS: LOT 34 BLOCK : 2 ACCORDING TO THE SURVEY OF WILDEWOOD VILLAGE FOURTH ADDITION AS RECORDED IN MAP BOOK 8, PAGE 148 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA; BEING THE SAME PREMISES AS CONVEYED TO JACQUELINE E CLINE FROM MARGARET ANN FERGUSON WIMBERLY, AS EXCUTRIX OF THE ESTATES OF FLORA LOUISE FERGUSON, DECEASED}

The Real Property or its address is commonly known as 3478 WILDEWOOD DRIVE, PELHAM, AL 35124.

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

INCREASE MORTGAGE FROM \$24,000.00 TO \$95,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$71,000.00.

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 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 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 Jacqueline E. Cline (Seal)
JACQUELINE E CLINE

LENDER:

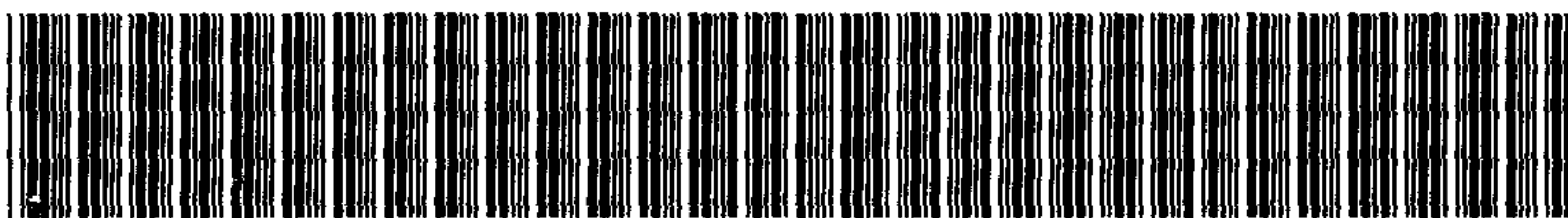
SOUTHTRUST BANK

X Sandy Cantrell (Seal)
Authorized Signer

JEC

This Modification of Mortgage prepared by:

Name: TONYA BURNS, Loan Processor
Address: 220 Wildwood Parkway
City, State, ZIP: Homewood, AL 35209



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**MODIFICATION OF MORTGAGE
(Continued)**

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **JACQUELINE E CLINE, UNMARRIED**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 10th day of August, 2004.

Thompson Jones
Notary Public

MY COMMISSION EXPIRES

My commission expires OCTOBER 28, 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 _____