

RECORDATION REQUESTED BY:
SOUTHTRUST MORTGAGE CORPORATION

210 WILDWOOD PARKWAY, SUITE 100
BIRMINGHAM, ALABAMA 35209

WHEN RECORDED MAIL TO:
SOUTHTRUST MORTGAGE
CORPORATION, LOAN OPERATIONS
MORTGAGE RECORDING
210 WILDWOOD PARKWAY, SUITE 100
BIRMINGHAM, ALABAMA 35209

SEND TAX NOTICES TO:
STEVEN M GRAY AND DANA R GRAY

4 WENTWORTH, BIRMINGHAM,
ALABAMA 35242



MORTGAGE

THIS IS A FUTURE ADVANCE MORTGAGE

MAXIMUM LIEN. The lien of this Mortgage shall not exceed at any one time \$ 81,800.00.

THIS MORTGAGE dated SEPTEMBER 10, 2004, is made and executed between
STEVEN M GRAY AND DANA R GRAY, HUSBAND AND WIFE

(referred to below as "Grantor") and SOUTHTRUST MORTGAGE CORPORATION, A
DELAWARE CORPORATION
whose address is 210 WILDWOOD PARKWAY, SUITE 100, BIRMINGHAM, ALABAMA 35209

(referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, grants, bargains, sells and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in SHELBY County, State of Alabama:

See EXHIBIT "A", which is attached to this Mortgage and made a part of this Mortgage as fully set forth herein.

The Real Property or its address is commonly known as 4 WENTWORTH,
BIRMINGHAM, ALABAMA 35242

