


RECORDATION REQUESTED BY:

SouthTrust Bank
Riverchase 331
3089 Highway 150 South
Birmingham, AL 35244


20041210000676030 Pg 1/2 89.00
Shelby Cnty Judge of Probate, AL
12/10/2004 09:04:00 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:

SANDRA MCELMURRAY STEPHENS; A/K/A SANDRA
STEPHENS
FRED STEPHENS
425 INDIAN CREST DR
PELHAM, AL 35124

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



074000000000950123505600011 3

THIS MODIFICATION OF MORTGAGE dated November 2, 2004, is made and executed between **SANDRA MCELMURRAY STEPHENS; A/K/A SANDRA STEPHENS** and **FRED STEPHENS; WIFE AND HUSBAND** (referred to below as "Grantor") and SouthTrust Bank, whose address is 3089 Highway 150 South, Birmingham, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 11, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED APRIL 10, 2003 AND FILED IN INSTRUMENT # 20030410000218390. MODIFICATION DATED APRIL 12, 2004, RECORDED MAY 17, 2004 AND FILED IN INSTRUMENT # 20040517000258440, SHELBY COUNTY, ALABAMA RECORDS, SECURING AN INDEBTEDNESS OF \$200,000.00.

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

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN CITY OF PELHAM BEING KNOWN AS ESTATE 11 ACCORDING TO THE SURVEY OF WILDWOOD PARK RESIDENTIAL ESTATES AS RECORDED IN MAP BOOK 5, PAGE 78 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 425 INDIAN CREST DR, PELHAM, AL 35124.

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

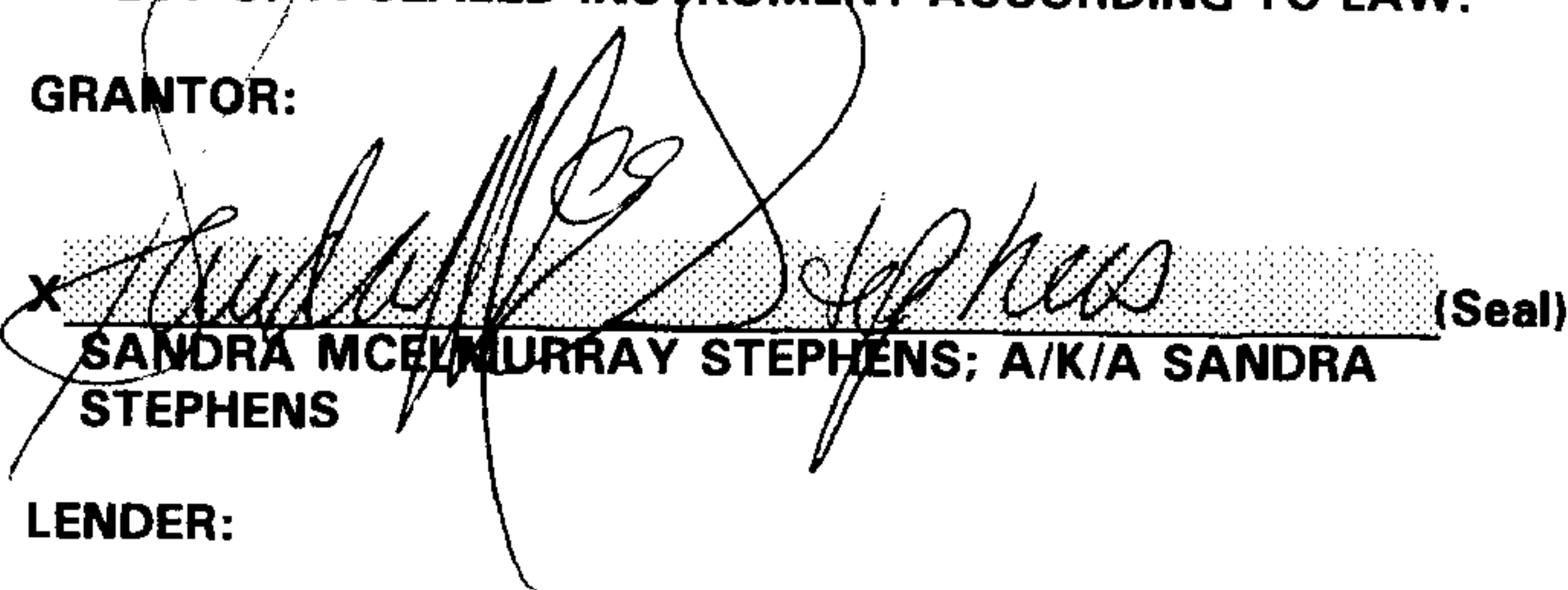
INCREASE MORTGAGE FROM \$200,000.00 TO \$250,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$50,000.00.

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 NOVEMBER 2, 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)
SANDRA MCELMURRAY STEPHENS; A/K/A SANDRA STEPHENS

X  11/2/04 (Seal)
FRED STEPHENS

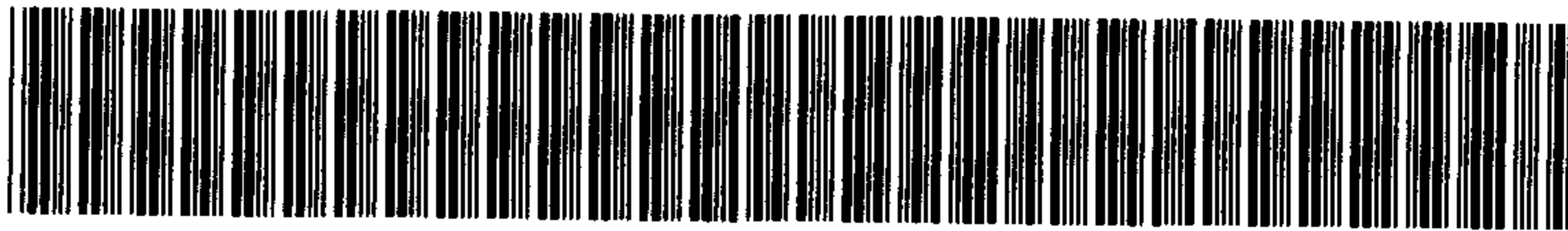
LENDER:

SOUTHTRUST BANK

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: JAMIE POWELL, Loan Processor
Address: 220 Wildwood Parkway
City, State, ZIP: Homewood, AL 35209



074000000000950123505600011 3

**MODIFICATION OF MORTGAGE
(Continued)**

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

COUNTY OF Jefferson

)
) SS
)

20041210000676030 Pg 2/2 89.00
Shelby Cnty Judge of Probate, AL
12/10/2004 09:04:00 FILED/CERTIFIED

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **SANDRA MCELMURRAY STEPHENS; A/K/A SANDRA STEPHENS and FRED STEPHENS, WIFE AND HUSBAND**, 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 2nd day of November, 2004
Melissa R. Skelan
Notary Public

MY COMMISSION EXPIRES

My commission expires JUNE 27, 2005.

LENDER ACKNOWLEDGMENT

STATE OF Alabama

COUNTY OF Jefferson

)
) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Thomas Brandon 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 2nd day of November, 2004
Melissa R. Skelan
Notary Public

MY COMMISSION EXPIRES
JUNE 27, 2005.

My commission expires _____