


**RECORDATION REQUESTED BY:**

SouthTrust Bank  
Oak Mountain 345  
2261 Highway 31 South  
Pelham, AL 35124

  
20050113000020410 Pg 1/2 29.00  
Shelby Cnty Judge of Probate,AL  
01/13/2005 09:53:00 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:**

ANGELA JAMES a/k/a ANGELA JACKSON JAMES  
MICHAEL JAMES a/k/a MICHAEL DION JAMES  
713 COLONIAL DR  
ALABASTER, AL 35007

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**



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**THIS MODIFICATION OF MORTGAGE** dated November 22, 2004, is made and executed between ANGELA JAMES a/k/a ANGELA JACKSON JAMES and MICHAEL JAMES a/k/a MICHAEL DION JAMES; WIFE AND HUSBAND (referred to below as "Grantor") and SouthTrust Bank, whose address is 2261 Highway 31 South, Pelham, AL 35124 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 2, 1999 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 05-19-1999 INST # 1999-21000 MODIFICATION DATED 05-17-2004 RECORDED 06-22-2004 INST# 20040622000337460.

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

LOT 45AA ACCORDING TO THE RESURVEY OF VALLEY FORGE LOTS 44 AND 45 AS RECORDED IN MAP BOOK 21 PAGE 7 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 713 COLONIAL DR, ALABASTER, AL 35007.

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

INCREASE MORTGAGE FROM \$25,000.00 TO \$35,000.00 . FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$10,000.00 .

**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 22, 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)  
ANGELA JAMES a/k/a ANGELA JACKSON JAMES

x  (Seal)  
MICHAEL JAMES a/k/a MICHAEL DION JAMES

**LENDER:**

**SOUTHTRUST BANK**

x  (Seal)  
Authorized Signer

**This Modification of Mortgage prepared by:**

Name: ANN PIERCE, 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 )  
COUNTY OF Shelby ) SS  
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **ANGELA JAMES a/k/a ANGELA JACKSON JAMES and MICHAEL JAMES a/k/a MICHAEL DION JAMES, 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 22<sup>nd</sup> day of November, 20 04.  
Julyn Elvira Huckeba  
Notary Public

My commission expires 2/25/2007

LENDER 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 Elvira Huckeba  
for SouthTrust Bank 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 22<sup>nd</sup> day of November, 20 04.  
Julyn Elvira Huckeba  
Notary Public

My commission expires 2/25/2007