RECORDATION REQUESTED BY:
Wachovia Bank, National Association
Summit 322
301 Summit Blvd
Birmingham, AL 35243

WHEN RECORDED MAIL TO:
Wachovia Bank, National Association, Loan Operations
Mortgage Recording - File Management
P O Box 2233
Birmingham, AL 35201

SEND TAX NOTICES TO:
DEBORA J RATLIFF
WILLIAM DENNIS RATLIFF
501 OVERHILL DR
PELHAM, AL 35124

20050406000159010 1/2 $44.00
Shelby Cnty Judge of Probate,AL
04/06/2005 10:36:33AM FILED/CERT

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

074000000000095011465350011 7

THIS MODIFICATION OF MORTGAGE dated January 27, 2005, is made and executed between DEBORA J RATLIFF and WILLIAM DENNIS RATLIFF; HUSBAND AND WIFE (referred to below as "Grantor") and Wachovia Bank, National Association, whose address is 301 Summit Blvd, Birmingham, AL 35243 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 16, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 02/24/2003, INST# 20030224000111170, MODIFICATION 01/07/2004, RECORDED 02/26/2004, INST# 20040226000098 90.

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 THE CITY OF PELHAM BEING KNOWN AS LOT 20, BLOCK 4, OAK MOUNTAIN ESTATES SUBDIVISION, PLAT BOOK 5 , PAGE 76, AND BEING MORE FULLY DESCRIBED IN DEED BOOK 185, PAGE789 RECORDED ON 05/24/1988 AMONG THE LAND RECORDS OF SHELBY COUNTY, ALABAMA

The Real Property or its address is commonly known as 501 OVERHILL DR, PELHAM, AL 35124.

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

Whereas (DEBORA J RATLIFF) and **SouthTrust Bank** entered into that certain Loan Agreement, Promissory Note and **(Deed of Trust, Mortgage, Security Deed)** dated **_01/16/2003__** and recorded in the official records in **SHELBY**County, State; Whereas Wachovia Bank, National Association is the successor in interest to **SouthTrust Bank**; Whereas **(customer name)** and Wachovia Bank, National Association desire to enter into an agreement modifying that Loan Agreement, Promissory Note and **(Deed of Trust, Mortgage, Security Deed)** for the sole purpose of :

INCREASE MORTGAGE FROM $ 45,000.00 TO $ 65,000.00 . FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY $20,000.00 .

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 JANUARY 27, 2005.

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)
DEBORA J RATLIFF

X _____ (Seal)
WILLIAM DENNIS RATLIFF

LENDER:

WACHOVIA BANK, NATIONAL ASSOCIATION

X _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: SONJA BLOCKER, Loan Processor
Address: 220 Wildwood Parkway
City, State, ZIP: Homewood, AL 35209

07400000000009501146535000117

20050406000159010 2/2 $44.00
Shelby Cnty Judge of Probate,AL
04/06/2005 10:36:33AM FILED/CERT

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **DEBORA J RATLIFF and WILLIAM DENNIS RATLIFF, 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 27th **day of** January, 20 05.

Elizabeth H. Janice
Notary Public

MY COMMISSION EXPIRES
AUGUST 10, 2008.

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Nicholas J. Martin _____ 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 27th **day of** January, 2005.

Elizabeth H. Janice
Notary Public

MY COMMISSION EXPIRES
AUGUST 10, 2008.

My commission expires _____

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