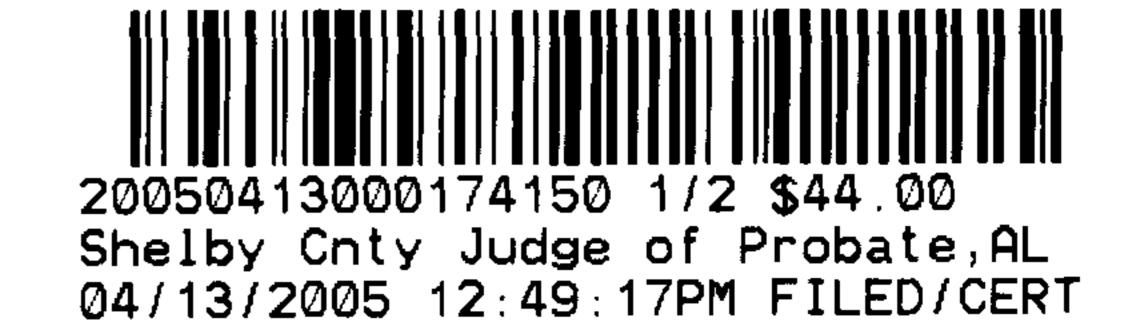
RECORDATION REQUESTED BY:

Wachovia Bank, National Association Trace Crossing Branch 326 2527 John Hawkins Parkway Hoover, AL 35244



WHEN RECORDED MAIL TO:

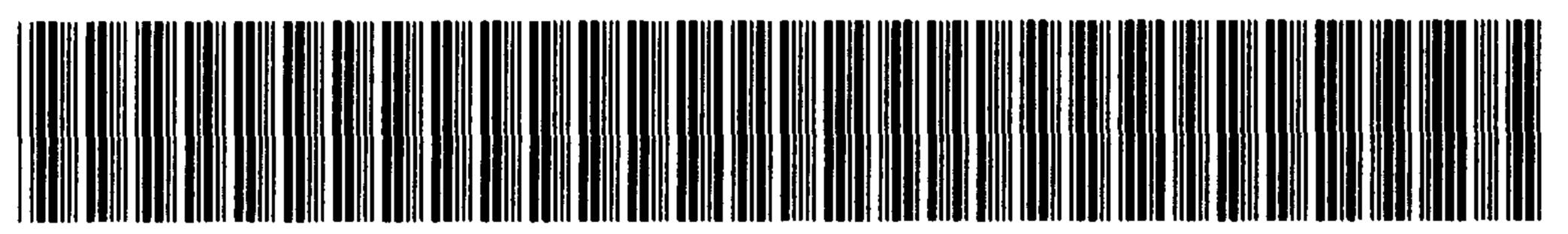
Wachovia Bank, National Association, Loan Operations Mortgage Recording - File Management P O Box 2233 Birmingham, AL 35201

SEND TAX NOTICES TO:

JOHN J CALDWELL CHARLENE B CALDWELL 1997 LAKE MONT DR HOOVER, AL 35244

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



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THIS MODIFICATION OF MORTGAGE dated February 28, 2005, is made and executed between JOHN J CALDWELL and CHARLENE B CALDWELL; HUSBAND AND WIFE (referred to below as "Grantor") and Wachovia Bank, National Association, whose address is 2527 John Hawkins Parkway, Hoover, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 3, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDING DATE: NOVEMBER 20, 2003 INSTR #200311200000763990 IN SHELBY COUNTY, ALABAMA.

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

LOT 24, ACCORDING TO THE MAP AND SURVEY OF SOUTHPOINT, FOUTH SECTOR AS RECORDED IN MAP BOOK 13, PAGE 41 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

The Real Property or its address is commonly known as 1997 LAKE MONT DR, HOOVER, AL 35244.

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

Whereas JOHN J CALDWELL & CHARELENE B CALDWELL and SouthTrust Bank entered into that certain Loan Agreement, Promissory Note and (Deed of Trust, Mortgage, Security Deed) dated OCTOBER 3, 2003 and recorded in the official records in SHELBY COUNTY, ALABAMACounty, State; Whereas Wachovia Bank, National Association is the successor in interest to SouthTrust Bank; Whereas JOHN J CALDWELL & CHARELENE B CALDWELL 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 \$80,000.00 TO \$100,000.00. 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 FEBRUARY 28, 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:

TOPIN TO ALDWELL TO LOCATION OF THE STATE OF

LENDER:

Authorized Signer

CHARLENE B CALDWELL

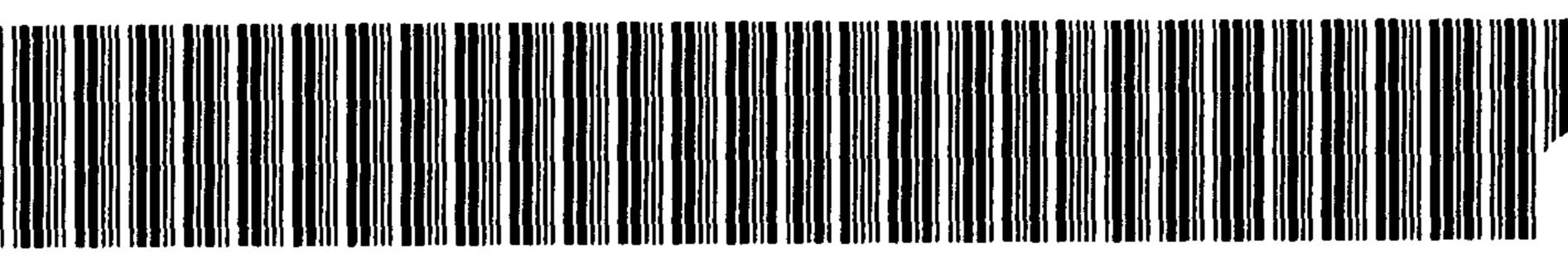
WACHOVIA BANK, NATIONAL ASSOCIATION

Ananul Wala

This Modification of Mortgage prepared by:

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

(Seal)



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20050413000174150 2/2 \$44.00 Shelby Cnty Judge of Probate, AL 04/13/2005 12:49:17PM FILED/CERT

MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT	
STATE OF Alabama) } SS
COUNTY OF Jeffelson	
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JOHN J CALDWELL and CHARLENE B CALDWELL, 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	
My commission expires 8 10 05	
LENDER ACKNOWLEDGMENT	
STATE OF Alexana)
COUNTY OF Jefferson) SS)
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Wachova Baule 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 co- full authority, executed the same voluntarily for and as the act of sai	ntents of said Modification of Mortgage, he or she, as such officer and with discorporation.
Given under my hand and official seal this	Shawon Hebert Hatawa Notary Public

LASER PRO Lending, Ver. 5.24.10.002 Copr. Harland Financial Solutions, Inc. 1997, 2005. All Rights Reserved. - AL S:\CFIWIN\CFI\LPL\G201.FC TR-796777 PR-ALHELINC