



20050516000234250 1/2 \$63.50
Shelby Cnty Judge of Probate, AL
05/16/2005 09:42:16AM FILED/CERT

RECORDATION REQUESTED BY:

Wachovia Bank, National Association
Inverness 346
4651 Highway 280 East
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:

MARK C ALDRIDGE
DIANE R ALDRIDGE
1177 EAGLE PARK RD
BIRMINGHAM, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



074000000000009593697800011 A

THIS MODIFICATION OF MORTGAGE dated March 10, 2005, is made and executed between MARK C ALDRIDGE and DIANE R ALDRIDGE; HUSBAND AND WIFE (referred to below as "Grantor") and Wachovia Bank, National Association, whose address is 4651 Highway 280 East, Birmingham, AL 35243 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 29, 1997 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDING DATE: 2/17/1998, VOLUME 1998 PAGE 5245 IN SHELBY COUNTY, ALABAMA MODIFIED RECORDED 12/27/200 BOOK 2000 PAGE 44790 INCREASING TO 60,000.00 MODIFIED DATED JUNE 4, 2003 RECORDED JULY 8, 2003 INSTR#200307080000427300 INCREASING TO 107,000.00.

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 BIRMINGHAM BEING KNOWN AS LOT 16, EAGLE POINT 12 SECTOR PHASE 1 SUBDIVISION, MAP BOOK 22, PAGES 43A AND B AND BEING MORE FULLY DESCRIBED IN DEED BOOK 1997 PAGE 41417 RECORDED ON 12/22/1997 AMONG THE LAND RECORDS OF SHELBY COUNTY, ALABAMA.

PARCEL ID NUMBER: 09-3-06-0-006-012-000

The Real Property or its address is commonly known as 1177 EAGLE PARK RD, BIRMINGHAM, AL 35242.

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

Whereas MARK C ALDRIDGE & DIANE R ALDRIDGE and SouthTrust Bank entered into that certain Loan Agreement, Promissory Note and (Deed of Trust, Mortgage, Security Deed) dated JUNE 4, 2003 and recorded in the official records in SHELBY COUNTY, ALABAMA County, State; Whereas Wachovia Bank, National Association is the successor in interest to SouthTrust Bank; Whereas MARK C ALDRIDGE & DIANE R ALDRIDGE 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 \$107,000.00 TO \$140,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$33,000.00.

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 MARCH 10, 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 Mark C Aldridge (Seal)
MARK C ALDRIDGE

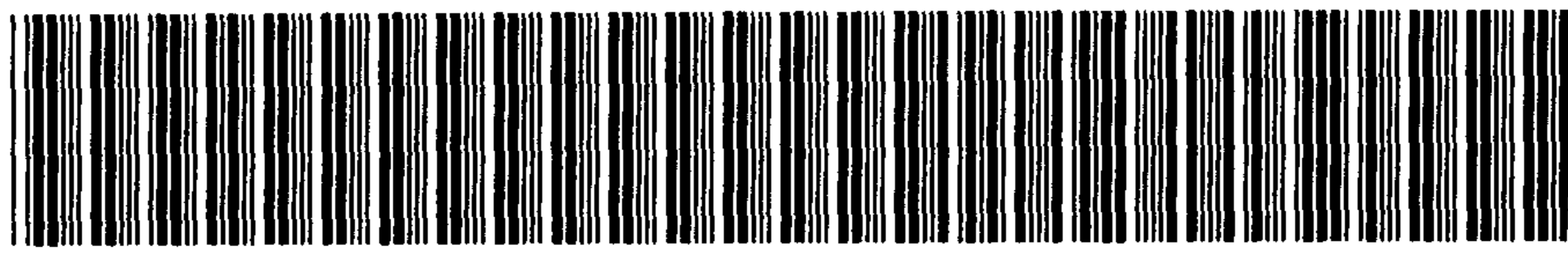
X Diane R. Aldridge (Seal)
DIANE R ALDRIDGE

LENDER:

WACHOVIA BANK, NATIONAL ASSOCIATION
X [Signature] (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

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



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**MODIFICATION OF MORTGAGE
(Continued)**

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **MARK C ALDRIDGE and DIANE R ALDRIDGE, 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 10th day of March, 2005.

MY COMMISSION
My commission expires EXPIRES SEPTEMBER 9, 2007

[Signature]
Notary Public

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that ~~MARK C ALDRIDGE and DIANE R ALDRIDGE, HUSBAND AND WIFE~~ Nachovia Bank DBA Southern Bank 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 10th day of March, 2005.

MY COMMISSION
My commission expires EXPIRES SEPTEMBER 9, 2007

[Signature]
Notary Public