RECURDATION REQUESTED BY:

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

WHEN RECORDED MAIL TO:

SouthTrust Bank, Loan Operations Mortgage Recording - File Management P O Box 2233

Birmingham, AL 35201

SEND TAX NOTICES TO: TRAVIS D STINSON ANN C STINSON 414 CHADWICK CIRCLE

HELENA, AL 35080

20050523000248010 1/2 \$21.50 Shelby Cnty Judge of Probate, AL 05/23/2005 10:21:05AM FILED/CERT

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



0740000000000950103819500011 3

THIS MODIFICATION OF MORTGAGE dated December 21, 2004, is made and executed between TRAVIS D STINSON and ANN C STINSON; HUSBAND AND WIFE (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 October 21, 2002 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED DATE: NOVEMBER 7, 2002, IN INSTR.#20021107000553420 AT PAGE 1-7, SECURING INDEBTEDNESS OF \$40,000.00 IN SHELBY COUNTY, ALABAMA RECORDS.

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

LAND SITUATED IN THE CITY OF HELENA KNOWN AS LOT 29, ACCORDING TO A RESURVEY OF LOTS 28 AND 29, CHADWICK SECTOR 4, AS RECORDED IN MAP BOOK 21, PAGE 69, BEING FULLY DESCRIBED IN DEED BOOK 201 PAGE 31769 RECORDED ON 07-31-01 AMONG THE LAND RECORDS OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 414CHADWICK CIRCLE, HELENA, AL 35080.

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

INCREASE MORTGAGE FROM \$40,000.00 TO \$45,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$5,000.00.

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 DECEMBER 21, 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:

TRAVIS D STINSON

(Seal)

ANN C STINSON

(Seal)

LENDER:

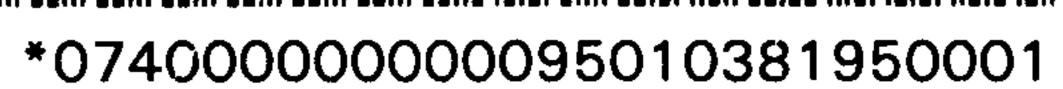
SOUTHTRUST BANK

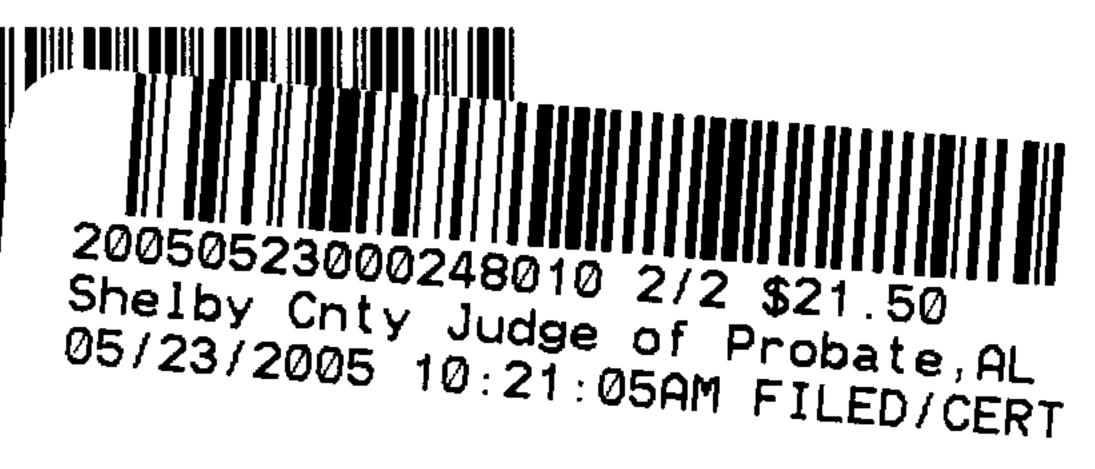
(Seal)

This Modification of Mortgage prepared by:

Name: LINDA SMITH, Loan Processor Address: 220 Wildwood Parkway City, State, ZIP: Homewood, AL 35209







MODIFICATION OF MORTGAGE (Continued)

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INDIVIDUAL ACKNOWLEDGMENT
STATE OF Alabama
COUNTY OF Shelly
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that TRAVIS D STINSON and ANN C STINSON, 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
LENDER ACKNOWLEDGMENT
STATE OF Alabama))SS
COUNTY OF St. Clair
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that 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 Alay of Notary Public Notar

LASER PRO Lending, Ver. 5.24.10.002 Copr. Harland Financial Solutions, Inc. 1997, 2004. All Rights Reserved. - AL F:\CFIWIN\CFI\LPL\G201.FC TR-782249 PR-ALHELINC