


RECORDATION REQUESTED BY:

Wachovia Bank, National Association
Hoover 323
1600 Montgomery Highway
Hoover, AL 35216


20050523000248040 1/2 \$51.50
Shelby Cnty Judge of Probate, AL
05/23/2005 10:21:08AM FILED/CERT

WHEN RECORDED MAIL TO:

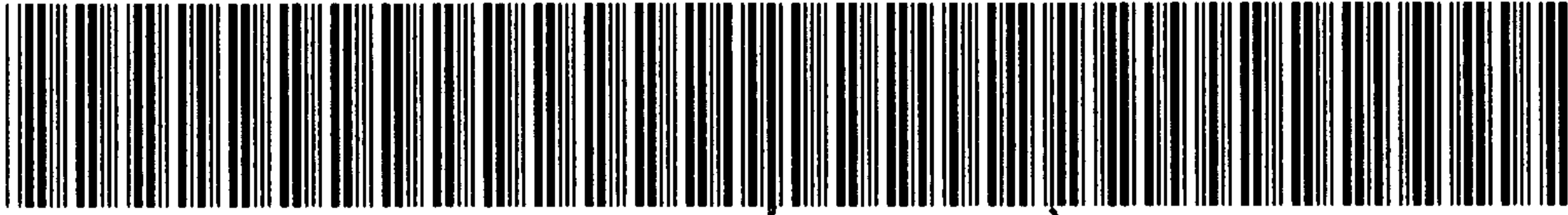
Wachovia Bank, National Association, Loan Operations
Mortgage Recording - File Management
P O Box 2233
Birmingham, AL 35201

SEND TAX NOTICES TO:

BRYAN L REED
ELIZABETH S REED
2146 BANE BERRY DRIVE
BIRMINGHAM, AL 35244

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



0740000000000950084115100011 5

THIS MODIFICATION OF MORTGAGE dated March 24, 2005, is made and executed between **BRYAN L REED** and **ELIZABETH S REED; HUSBAND AND WIFE** (referred to below as "Grantor") and **Wachovia Bank, National Association**, whose address is 1600 Montgomery Highway, Hoover, AL 35216 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 12, 2002 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

FILED 05-21-2002 IN BK 2002, PG 23919 SHELBY CO, AL RECORDS SECURING AN INDEBTEDNESS OF \$50,000.00.

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

LOT 2721, ACCORDING TO THE MAP AND SURVEY OF RIVERCHASE COUNTRY CLUB, 27TH ADDITION, AS RECORDED IN MAP BOOK 11, PAGE 56A & B IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 2146 BANE BERRY DRIVE, BIRMINGHAM, AL 35244.

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

Whereas **Bryan L Reed** and **SouthTrust Bank** entered into that certain Loan Agreement, Promissory Note and **Mortgage** dated **April 12, 2002** and recorded in the official records in **Shelby County, Alabama**; Whereas **Wachovia Bank, National Association** is the successor in interest to **SouthTrust Bank**; Whereas **Bryan L Reed** and **Wachovia Bank, National Association** desire to enter into an agreement modifying that Loan Agreement, Promissory Note and **Mortgage** for the sole purpose of :

INCREASE MORTGAGE FROM \$50,000.00 TO \$75,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$25,000.00.

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 24, 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.

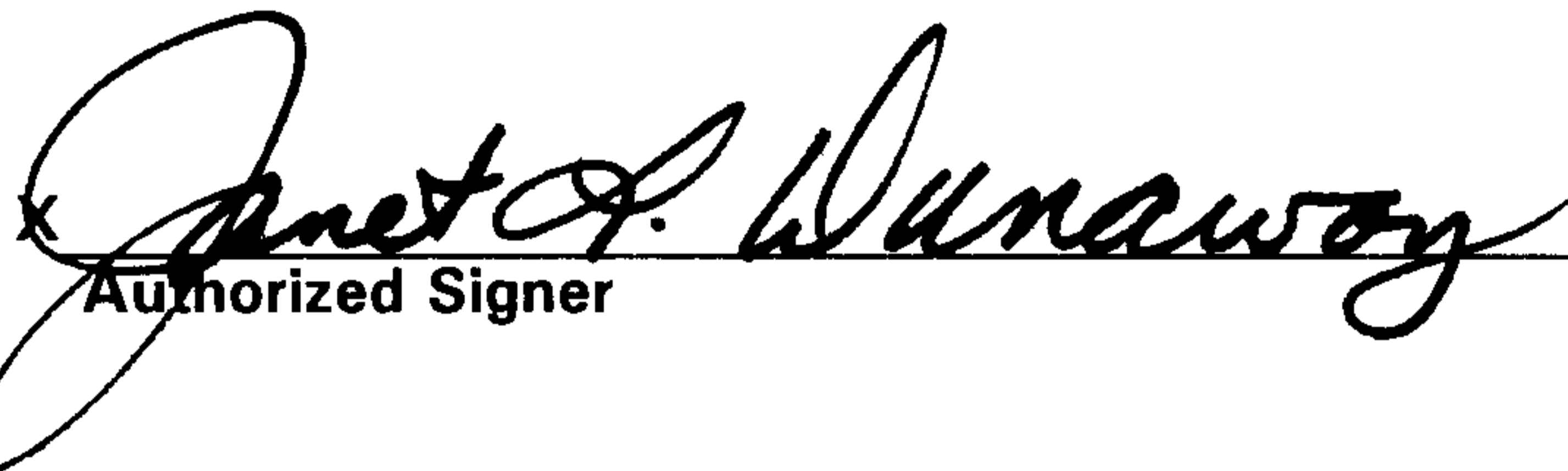
GRANTOR:

X  (Seal)
BRYAN L REED

X  (Seal)
ELIZABETH S REED

LENDER:

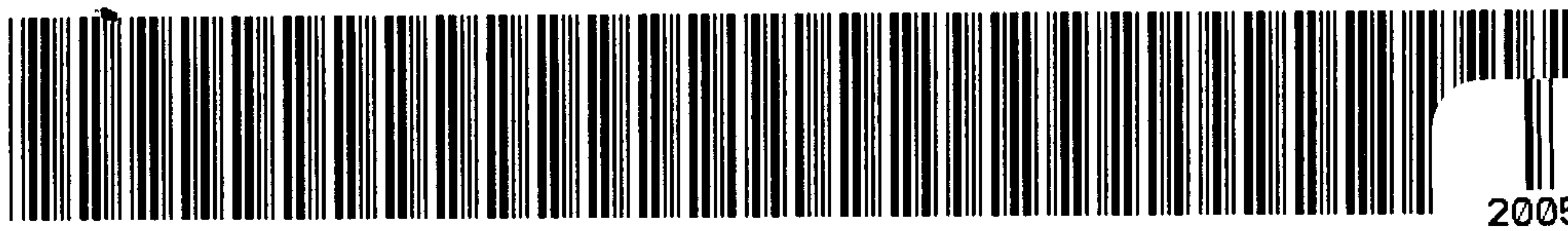
WACHOVIA BANK, NATIONAL ASSOCIATION

 (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: SONDR A DAVIS, Loan Processor
Address: 220 Wildwood Parkway
City, State, ZIP: Homewood, AL 35209

0000805051



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20050523000248040 2/2 \$51.50
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**MODIFICATION OF MORTGAGE
(Continued)**

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 **BRYAN L REED and ELIZABETH S REED, 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 24 day of March, 2005.

Janet G. Dunaway
Notary Public

My commission expires 7-3-06

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 Wachovia Bank, N.H. 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 24 day of March, 2005.

Janet G. Dunaway
Notary Public

My commission expires 7-3-06