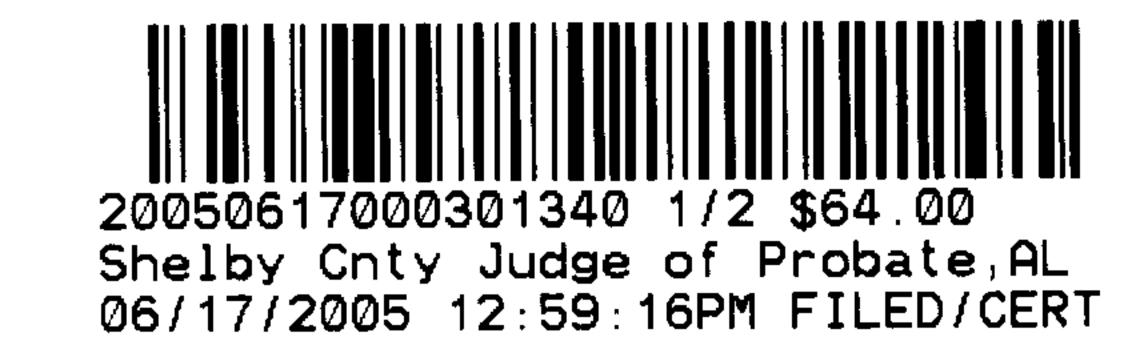
RECGRDATION REQUESTED BY:

Machovia Bank, National Association Summit 322 301 Summit Blvd Birmingham, AL 35243



WHEN RECORDED MAIL TO:

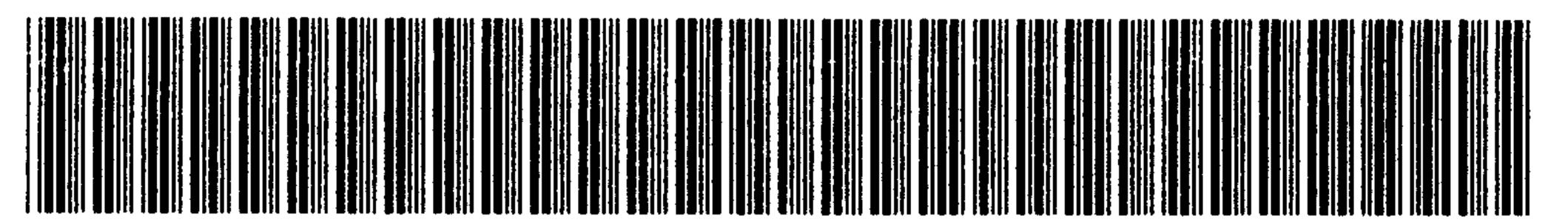
Wachovia Bank, National Association, Loan Operations Mortgage Recording - File Management P O Box 2233 Birmingham, AL 35201

SEND TAX NOTICES TO:

WESLEY STEED a/k./a WES STEED
JENNIFER STEED a/k/a JENNIFER A STEED
536 CASTLEBRIDGE LANE
BIRMINGHAM, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



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THIS MODIFICATION OF MORTGAGE dated March 10, 2005, is made and executed between WESLEY STEED a/k./a WES STEED and JENNIFER STEED a/k/a JENNIFER A STEED; 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 October 3, 2001 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED IN DEED BOOK 2001 PAGE 49326 MODIFICATION DATED 01-12-2004 RECORDED 02-23-2004 IN INST # 200402230000092570.

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

LOT 18, ACCORDING TO THE SURVEY OF GREYSTONE 5TH SECTOR, PHASE II, AS IN MAP BOOK 17, PAGE 118 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 536 CASTLEBRIDGE LANE, BIRMINGHAM, AL 35242.

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

Whereas (WESLEY STEED AND JENNIFER STEED) and SouthTrust Bank entered into that certain Loan Agreement, Promissory Note and (Mortgage,) dated JANUARY 12, 2004 and recorded in the official records in SHELBY County, ALABAMA; Whereas Wachovia Bank, National Association is the successor in interest to SouthTrust Bank; Whereas (WESLEY STEED AND JENNIFER STEED) 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 \$218,000.00 TO \$250,000.00 . FOR MORTGAGE TAX PURPOSES, THIS LINE WAS INCREASED BY \$32,000.00 .

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.

JENNIFER

GRANTOR:

WESLEY STEED (a/k./a WES STEED

(Seal)

STEED a/k/a JENNIFER A STEED

(Seal)

LENDER:

WACHOVIA BANK, NATIONAL ASSOCIATION

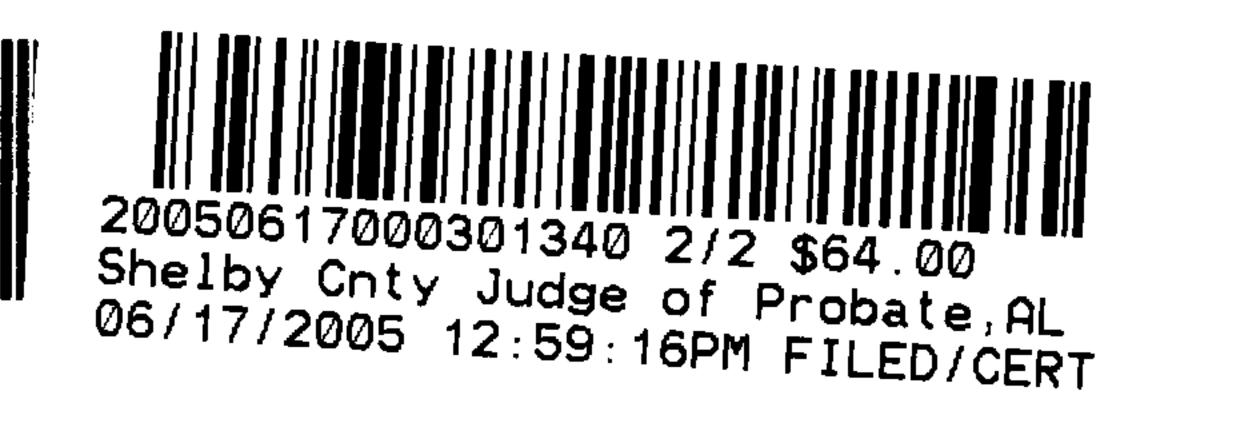
Authorized Signer NICHULAS J. MARTIN

This Modification of Mortgage prepared by:

Name: ANN PIERCE, Loan Processor Address: 220 Wildwood Parkway City, State, ZIP: Homewood, AL 35209



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MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT	
STATE OF Abama)
COUNTY OF Jefferson) SS)
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that WESLEY STEED a/k./a WES STEED and JENNIFER STEED a/k/a JENNIFER A STEED, 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 My commission expiresAUGUST 10, 2008.	
. LENDER ACKNOWLEDGMENT	
STATE OF Habama	
) SS
COUNTY OF Jetterson)
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that \(\lambda \la	
full authority, executed the same voluntarily for and as the	
Given under my hand and official seal this	day of $\frac{WayW}{CD-14D}$, $\frac{20}{D}$.
MY COMMISSION EXPIRES AUGUST 10, 2008.	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-801962 PR-ALHELINC