RECORDATION REQUESTED BY:

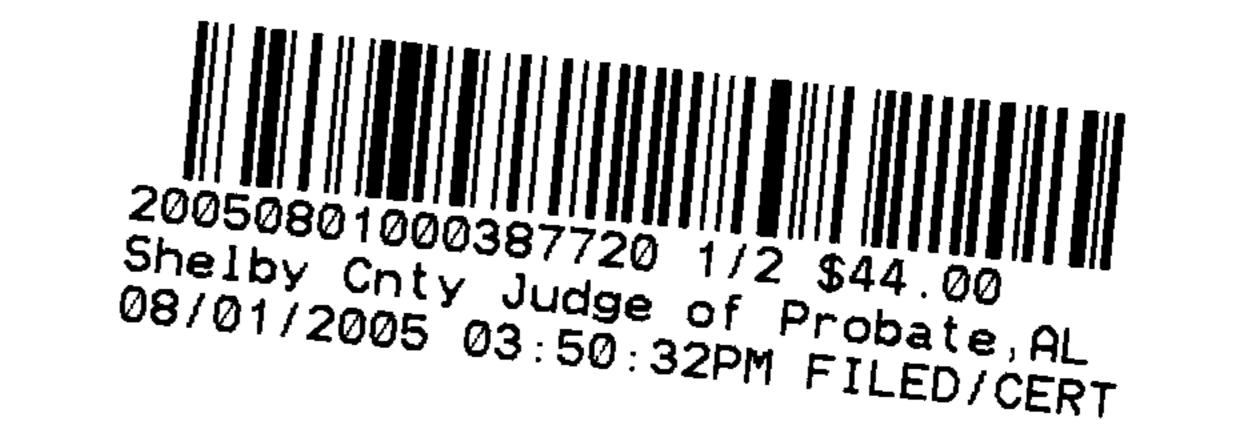
Compass Bank BHAM PELHAM 3080 PELHAM PLAZA, HWY 31 SO PELHAM, AL 35124

WHEN RECORDED MAIL TO:



RIPPERDAN, PATTIE Me

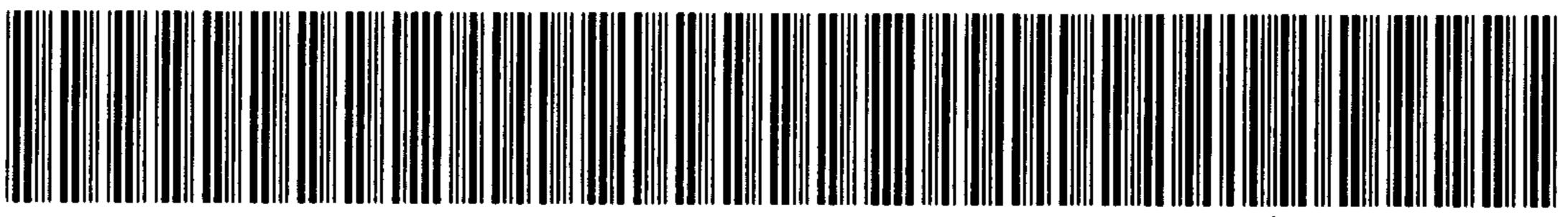
Record and Return To: Integrated Loan Services 600-A N John Rodes Blvd. Melbourne, FL 32934



SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

44.00

MODIFICATION OF MORTGAGE



07700004355760000738650TSYS0740 //

THIS MODIFICATION OF MORTGAGE dated June 23, 2005, is made and executed between PATTIE RIPPERDAN, AND SPOUSE CECIL RIPPERDAN, WHOSE ADDRESS IS 732 HEATHERWOOD DR BIRMINGHAM AL 35244 (referred to below as "Grantor") and Compass Bank, whose address is 3080 PELHAM PLAZA, HWY 31 SO, PELHAM, AL 35124 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 8, 2004 (the "Mortgage") which has been recorded in Jefferson County, State of Alabama, as follows:

RECORDED 11/15/2004, INSTRUMENT/FILM NUMBER 2004111500026110, SHELBY COUNTY JUDGE OF PROBATE.

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

LOT 14, ACCORDING TO THE SURVEY OF HEATHERWOOD, 1ST SECTOR, AS RECORDED IN MAP BOOK 8, PAGE 27 A & B, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA BEING SITUATED IN SHELBY, ALABAMA.

The Real Property or its address is commonly known as 732 HEATHERWOOD DR, Birmingham, AL 35244.

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

The \$80,000.00 principal amount of the line of credit secured by the original Mortgage, Deed of Trust or Security Deed is changed to \$100,000.00 and this change in the principal amount is evidenced by a Credit Agreement executed by some or all of the Grantors and dated the same date as this Modification. The Credit Agreement executed with this Modification and this Modification do not change the maturity date of the original Mortgage, Deed of Trust, or Security Deed.

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.

ERRORS AND OMISSIONS. The parties agree agrees that if deemed necessary by Lender or any agent closing the loan, change in terms, or renewal in conjunction with this Modification ("the Loan"), Lender or the agent may correct and adjust this document and any other documents executed in connection with the Loan ("Related Documents") on behalf of any other party, as if such other party were making the correction or adjustment, in order to correct clerical errors. A clerical error is information in a document that is missing or that does not reflect accurately another party's agreement with Lender at the time the document was executed. If any such clerical errors are material changes, the other party agrees to fully cooperate in correcting such errors within 30 days of the date of mailing by Lender of a request to do that. Any change in the documents after they are signed to reflect a change in the agreement of the parties is an "alteration" or "amendment," which must be in writing and signed by the party that will be bound by the change.

JURISDICTION. Except as otherwise provided, any legal action or proceeding arising out of or relating to the loan or other extension of credit secured by this instrument, or to enforce and defend any rights, remedies, or provisions contained in this instrument, (a "Proceeding") shall be instituted in the federal court for or the state court sitting in the county where Lender's office that made this loan is located. With respect to any Proceeding, brought by or against Lender, each of the other parties hereto, to the fullest extent permitted by law: (i) waives any objections that each such party may now or hereafter have based on venue and/or forum non conveniens of any Proceeding in such court; and (ii) irrevocably submits to the jurisdiction of any such court in any Proceeding. Notwithstanding anything to the contrary herein, Lender may commence legal proceedings or otherwise proceed against any other party in any other jurisdiction if determined by Lender to be necessary in order to fully enforce or exercise any right or remedy of Lender relating to this loan including without limitation realization upon collateral that secures this loan.

OWNER'S AFFIDAVIT ADDENDUM. An exhibit, titled "OWNER'S AFFIDAVIT ADDENDUM," is attached to this Modification and by this reference is made a part of this Modification just as if all the provisions, terms and conditions of the Exhibit had been fully set forth in this Modification.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 23, 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:

Satur General (Seal)

PATTIE RIPPERDAN

CECIL RIPPERDAN

(Seal)

LENDER:

COMPASS BANK

Authorized Signer

Authorized Signer

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 4355760000738650

This Modification of Mortgage prepared by:

Name: NKECHI WILLIAMS, Document Preparer Address P.O. Box 10343

City, State, ZIF	P: Birmingham, AL 3520)3
INDIVIDUAL ACKNOWLEDGMENT		
STATE OF	1 00	
COUNTY OF JETTERSON) SS)	
I, the undersigned authority, a Notary Public in and for said of whose names are signed to the foregoing instrument, and w	ounty in said state, here tho are known to me. ac	by certify that PATTIE RIPPERDAN and CECIL RIPPERDAN, knowledged before me on this day that, being informed of
the contents of said Modification, they executed the same vo	luntarily on the day the	same bears date.
Given under my hand and official seal this	day of <u>Jじ</u>	$\frac{\sqrt{2}}{\sqrt{2}} = \frac{\sqrt{2}}{\sqrt{2}} = \frac{\sqrt{2}}{\sqrt{2}$
		1 Dui / Di
		Notary Public
My commission expires		
LENDER ACKNOWLEDGMENT		
STATE OF	}	
) SS	
COUNTY OF)	
I, the undersigned authority, a Notary Public in and for said c	ounty in said state, here corporation, is signed 1	by certify that to the foregoing Modification and who is known to me,
acknowledged before me on this day that, being informed of full authority, executed the same voluntarily for and as the ac	f the contents of said Mo	odification of Mortgage, he or she, as such officer and with
Given under my hand and official seal this	day of	, 20
		Notary Public
My commission expires		

LASER PRO Lending, Ver. 5.24.10.202 Copr. Harland Financial Solutions, Inc. 1997, 2005. All Rights Reserved. - AL L:\CFI\LPL\G201.FC TR-65801980 PR-54

