

WHEN RECORDED MAIL TO:

Regions Bank  
475 Green Springs Hwy  
Birmingham, AL 35209

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JULY 30, 1999, BETWEEN Lester Jay Whitt, Jr. and Sabre L. Whitt, husband and wife, (referred to below as "Grantor"), whose address is 3853 Kinross Drive, Birmingham, AL 35244-0000; and Regions Bank (referred to below as "Lender"), whose address is 475 Green Springs Hwy, Birmingham, AL 35209. 35242 JW S/W

MORTGAGE. Grantor and Lender have entered into a mortgage dated June 9, 1994 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

mortgage recorded on June 16, 1994 in instrument #1994/19214 in the Probate Office of Shelby Co., Alabama.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Shelby County State of Alabama:

Lot 320, according to the Survey of Brook Highland, and Eddlemen Community 7th Sector, as recorded in Map Book 13, page 99 A & B, in the Probate Office of Shelby County, Alabama.

The Real Property or its address is commonly known as 3853 Kinross Drive, Birmingham, AL 35244-0000. The Real Property tax identification number is 03-9-29-0-002-069. 35242 JW

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

increase credit limit from \$39,000.00 to \$50,000.00..


CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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 endorser 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.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

CAUTION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

X  (REAL)  
Lester Jay Whitt, Jr.

X  (REAL)  
Sabre L. Whitt

LENDER:

Regions Bank

By:   
Authorized Officer

This Modification of Mortgage prepared by:

Name: Kelli R. Sertain  
Address: 417 North 20th Street  
City, State, ZIP: Birmingham, Alabama 35203

Inst # 1999-32972

08/06/1999-32972  
09:43 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
092 MMS 27.50

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

COUNTY OF Jefferson

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Lester Jay Whit, Jr.; and Eebre L. Whit, 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 30TH day of July, 1999.  
Kelli R. Sartain  
Notary Public

My commission expires 10-05-2001

LENDER ACKNOWLEDGMENT

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that \_\_\_\_\_

Given under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_

Notary Public

My commission expires \_\_\_\_\_

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CORPORATE ACKNOWLEDGEMENT

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for Said County and State hereby certify that LaQuita H. Dixon, whose name as Loan Operations Officer of REGIONS BANK, a corporation, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that being informed of the contents of said instrument, 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 30th day of July, 1999.

Notary Kelli R. Sartain  
My Commission Expires: 10-05-2001

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