

WHEN RECORDED MAIL TO:

Regions Bank
3172 Cahaba Heights Plaza
Birmingham, AL 35243

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 6, 1999, BETWEEN Roderick L. Kendrick and Rose Ann Kendrick, Husband and Wife, (referred to below as "Grantor"), whose address is 274 Wehabe Circle, Leeds, AL 35094-0000; and Regions Bank (referred to below as "Lender"), whose address is 3172 Cahaba Heights Plaza, Birmingham, AL 35243.

MORTGAGE. Grantor and Lender have entered into a mortgage dated May 14, 1996 (the "Mortgage") recorded in Shelby County State of Alabama as follows:

Recorded in Inst. # 1996-18709 in the Office of the Judge of Probate of Shelby County and amended on October 30, 1996 in Inst. # 1996-43499

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

Lot 3-A, according to the Map of Lake Wehabe, situated in the SW 1/4 and the SW 1/4 of SE 1/4 of Section 8, Township 18 South, Range 1, East, and the NE 1/4 of NW 1/4 of Section 17, Township 18 South, Range 1 East, according to map as recorded in Map Book 4, Page 62, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

The Real Property or its address is commonly known as 274 Wehabe Circle, Leeds, AL 35094-0000.

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

Principal increase from \$100,000.00 to \$150,000.00.

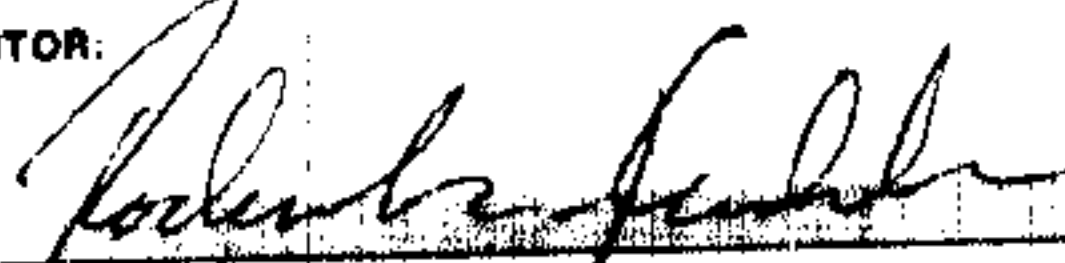
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make 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.

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.

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

GRANTOR:

X  (SEAL)
Roderick L. Kendrick

X 
Rose Ann Kendrick

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Cathy Hollfield
Address: 417 North 20th St.
City, State, ZIP: Birmingham, AL 35203

Inst # 1999-46864

11/16/1999-46864
10:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NWS 06.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Shelby) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Roderick L. Kendrick and Rose Ann Kendrick, 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 8th day of November, 1999

Catherine L. Hollifield
Notary Public

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF _____)
COUNTY OF _____) ss

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
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public in and for Said County and State hereby certify that P. Thomas Allen, Jr. whose name as Vice President 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 8th day of November, 1999.

Notary Catherine L. Hollifield
Catherine L. Hollifield

My Commission Expires: 5/29/2000

Inst # 1999-46864

11/16/1999-46864
10:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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