

RECORDATION REQUESTED BY:

Regions Bank
200 Inverness Center Drive
Birmingham, AL 35242

WHEN RECORDED MAIL TO:

Regions Bank
200 Inverness Center Drive
Birmingham, AL 35242

SEND TAX NOTICES TO:

Regions Bank
200 Inverness Center Drive
Birmingham, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 3, 1999, BETWEEN SANDRA J Salschek Walter CAIN, an unmarried woman, (referred to below as "Grantor"), whose address is 3304 CULLODEN WAY, BIRMINGHAM, AL 35242-3932; and Regions Bank (referred to below as "Lender"), whose address is 200 Inverness Center Drive, Birmingham, AL 35242.

MORTGAGE. Grantor and Lender have entered into a mortgage dated August 18, 1997 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recording Date is 8-28-1997 in Inst. #1997-27436, Probate Office of Shelby County

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

Lot 2, Block 10, according to the Survey of Kerry Downs, a Subdivision of Inverness, as recorded in Map Book 5, Page 135 and 136, in the Probate Office of Shelby County, Alabama.

The Real Property or its address is commonly known as 3304 CULLODEN WAY, BIRMINGHAM, AL 35242-3932.

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

Increasing amount of line of credit from \$25,000.00 to \$100,000.00.

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 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.

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:

SANDRA J. Salschek Walter CAIN

LENDER:

Regions Bank
By:
Authorized Officer

This Modification of Mortgage prepared by:

Name: Karen Murphy
Address: 2864 Palham Parkway
City, State, ZIP: Palham, AL 36124

Inst # 1999-50313
12/14/1999-50313
10:56 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 NWS 126.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that SANDRA J Baltscheit Walter CAIN, whose name 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 Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 3 day of December, 19 1999.
Deanna A. King
Notary Public

My Commission Expires
My commission expires June 15, 2002

LENDER ACKNOWLEDGMENT

STATE OF _____)
) SS
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 _____

NAME AFFIDAVIT

Borrower: SANDRA J Baltscheit Walter
CAIN (SSN: 357-34-8739)
3304 CULLODEN WAY
BIRMINGHAM, AL
35242-3932

Lender: Regions Bank
Inverness Center Branch
200 Inverness Center Drive
Birmingham, AL 35242

This Name Affidavit is attached to and by this reference is made a part of each Deed of Trust or Mortgage, dated December 3, 1999, and executed in connection with a loan or other financial accommodations between Regions Bank and SANDRA J Baltscheit Walter CAIN.

Sandra J. Cain, Sharon Walter Cain, Sandra J. Baltscheit Walter, and Sandra J. Baltscheit Walter Cain is one in the same.

THIS NAME AFFIDAVIT IS EXECUTED ON DECEMBER 3, 1999.

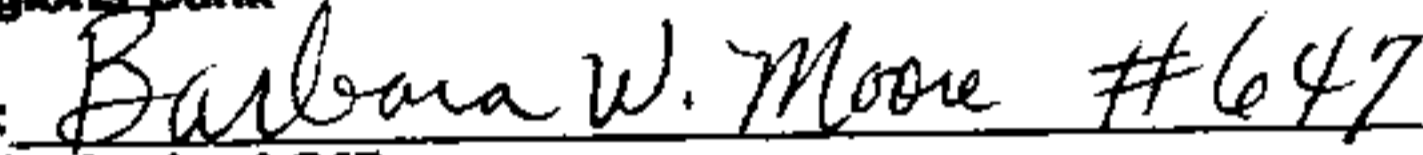
CAUTION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

BORROWER:

X 
SANDRA J Baltscheit Walter CAIN

LENDER:

Regions Bank

By: 
Authorized Officer

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