

WHEN RECORDED MAIL TO:

Regions Bank
200 Inveness Center Drive
Birmingham, AL 35242

ELC 0299005333

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 13, 2000, BETWEEN DAVID P COWDEN and BETSY R COWDEN, man & wife, (referred to below as "Grantor"), whose address is 3741 KINROSS DR, BIRMINGHAM, AL 35242-5805; and Regions Bank (referred to below as "Lender"), whose address is 200 Inveness Center Drive, Birmingham, AL 35242.

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

Recording Date 03/15/1994, Shelby County Judge of Probate, Inst. #1994-08405

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

Lot 35, according to the Survey of Brook Highlands, First Sector, as recorded in Map Book 12, Page 82 A & B in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama

The Real Property or its address is commonly known as 3741 KINROSS DR, BIRMINGHAM, AL 35242-5805.

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

Principal increases from \$25,000.00 to \$35,000.00..

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.

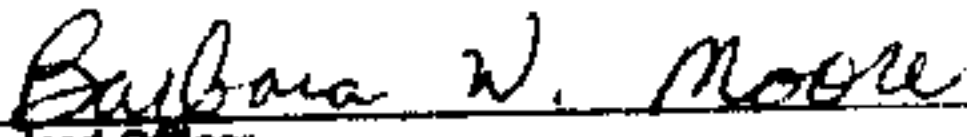
GRANTOR:

X  (SEAL)
DAVID P COWDEN

X  (SEAL)
BETSY R COWDEN

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Karen Murphy
Address: 2864 Pelham Parkway
City, State, ZIP: Pelham, Alabama 35124

Inst # 2000-03077

01/31/2000-03077
01:11 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NMS 26.00

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 DAVID P COWDEN and BETSY R COWDEN, 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 13 day of January, 2002
Anna A. Gray
Notary Public

My commission expires _____ My Commission Expires
June 15, 2002

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 _____, 20____.

Notary Public
My commission expires _____

Inst # 2000-03077

01/31/2000-03077
01:11 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NMS 26.00