

WHEN RECORDED MAIL TO:

Regions Bank
2020 Center Point Road
Birmingham, AL 35215

Inst # 2000-12069

04/12/2000-12069

10:03 AM CERTIFIED
DATE ABOVE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 29, 2000, BETWEEN Terrance Lee Hyatt and Cecile Ann Hyatt, husband and wife, (referred to below as "Grantor"), whose address is 5323 Greystone Way, Birmingham, AL 35242-0000; and Regions Bank (referred to below as "Lender"), whose address is 2020 Center Point Road, Birmingham, AL 35215.

MORTGAGE. Grantor and Lender have entered into a mortgage dated January 18, 1996 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded on January 24, 1996 in the Office of the Judge of Probate of Shelby County in Instrument #1996-02481

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

Lot 10, according to the Map of greystone, 6th Sector, as recorded in Map Book 17 page 54 A, B & C in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama

The Real Property or its address is commonly known as 5323 Greystone Way, Birmingham, AL 35242-0000.

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

Increase principal amount from \$50,000.00 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.

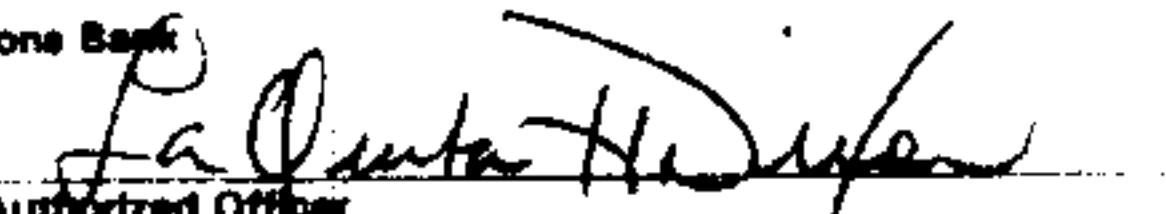
GRANTOR:

X  (SEAL)
Terrance Lee Hyatt

X  (SEAL)
Cecile Ann Hyatt

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Jennie D. Wetmore for Cathy Holfield
Address: 417 North 20th Street
City, State, ZIP: Birmingham, Alabama 35203

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) SS

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Terrance Lee Hyatt and Cecile Ann Hyatt 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 29th day of March, 2000
Catherine F. Howard
Notary Public
My commission expires Co- 5/29/00

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 _____

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 LaQuita N. Dixon, whose name as 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 29th day of March, 2000.

Notary Catherine F. Howard
My Commission Expires: 5/29/00

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SELF CERT. NOTARY PUBLIC
ALABAMA