


Actual recording instrument number should be and is 1994-25932, that was recorded on 8-22-1994 in the Office of Judge of Probate of Shelby County.

WHEN RECORDED MAIL TO:
Regions Loan Servicing Release
P O Box 4897
Montgomery, AL 36103


20050207000060730 Pg 1/2 164.00
Shelby Cnty Judge of Probate, AL
02/07/2005 13:21:00 FILED/CERTIFIED

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000300000030258844000000

100,000.00
BALANCE 23,066.60

THIS MODIFICATION OF MORTGAGE dated November 16, 2004, is made and executed between JAMES T SUMMERLIN, whose address is 964 LAKE CIR, BIRMINGHAM, AL 35244-3294 and FRAN S SUMMERLIN, whose address is 964 LAKE CIR, BIRMINGHAM, AL 35244-3294; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 417 NORTH 20TH STREET, BIRMINGHAM, AL 35203 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 5, 1994 (the "Mortgage") which has been recorded in JEFFERSON County, State of Alabama, as follows:

Recorded on 8/22/1994 in the Office of the Judge of Probate, Instrument #1994-25935.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in JEFFERSON County, State of Alabama:

LOT 36, ACCORDING TO THE SURVEY OF SOUTHLAKE COVE, AS RECORDED IN MAP BOOK 12, PAGE 98, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 964 LAKE CIR, BIRMINGHAM, AL 35244-3294.

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

Extend maturity date to 11/16/2009. This now secures a note dated 11/16/2004.


CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 16, 2004.

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.


GRANTOR:

x  (Seal)
JAMES T SUMMERLIN

x  (Seal)
FRAN S SUMMERLIN

LENDER:

REGIONS BANK

x  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Samuel J. Fisher, III
Address: 417 NORTH 20TH STREET
City, State, ZIP: BIRMINGHAM, AL 35203

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 00300000030258844

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **JAMES T SUMMERLIN and FRAN S SUMMERLIN, HUSBAND AND WIFE**, 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 17 day of November, 2004.

Bethany K. Butler
Notary Public

My commission expires MY COMMISSION EXPIRES MARCH 20, 2008

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Samuel J. Fisher III
Vice President for Regions Bank a corporation, is signed to the foregoing Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, he or 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 17 day of November, 2004.

Bethany K. Butler
Notary Public

My commission expires MY COMMISSION EXPIRES MARCH 20, 2008

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