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

20050606000273720 1/2 $255.00
Shelby Cnty Judge of Probate,AL
06/06/2005 02:07:28PM FILED/CERT

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REGIONS BANK

MODIFICATION OF MORTGAGE

DOC480029000002900541220000000

THIS MODIFICATION OF MORTGAGE dated March 2, 2005, is made and executed between IFTIKHAR A RANA A/K/A IFTIKHAR AHMED RANA, whose address is 907 SYCAMORE DR, BIRMINGHAM, AL 35244-1493 and BASHARAT I RANA, whose address is 907 SYCAMORE DR, BIRMINGHAM, AL 35244-1493; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 200 INVERNESS CENTER DRIVE, BIRMINGHAM, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 8, 2001 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded May 16, 2001, Instrument No. 2001-19842, Shelby County, Alabama.

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

LOT 2902, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB 29TH ADDITION, AS RECORDED IN MAP BOOK 18, PAGE 123, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 907 Sycamore Drive, Birmingham, AL 35244-1493.

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

Note in the principal amount of $250,000.00, representing new money of $160,000.00, due March 16, 2010.

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 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 2, 2005.

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)
IFTIKHAR A RANA

X _____ (Seal)
BASHARAT I RANA

LENDER:

REGIONS BANK

X _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: John Joseph Collier
Address: 200 INVERNESS CENTER DRIVE
City, State, ZIP: BIRMINGHAM, AL 35242

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Shelby Alabama)
) SS
COUNTY OF Shelby)

20050606000273720 2/2 $255.00
Shelby Cnty Judge of Probate, AL
06/06/2005 02:07:28PM FILED/CERT

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **IFTIKHAR A RANA and BASHARAT I RANA, 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 2 **day of** March, 20 05.

Donna Alcorn
Notary Public

My Commission Expires
June 15, 2006

My commission expires _____

LENDER 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 John J. Collier 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 2 **day of** March, 20 05.

Donna Alcorn
Notary Public

My Commission Expires
June 15, 2006

My commission expires _____

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