

RECORDATION REQUESTED BY:

REGIONS BANK
CAHABA HEIGHTS
3172 CAHABA HEIGHTS PLAZA
BIRMINGHAM, AL 35243

20051006000521890 1/3 \$132.35
Shelby Cnty Judge of Probate, AL
10/06/2005 11:48:56AM FILED/CERT

(Handwritten circled number 3)

WHEN RECORDED MAIL TO:

Regions Bank/CLD
PO Box 4897
Montgomery, AL 36103

SEND TAX NOTICES TO:

REGIONS BANK
CAHABA HEIGHTS
3172 CAHABA HEIGHTS PLAZA
BIRMINGHAM, AL 35243

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000300000030261114000000

Original bal: \$90,000.00

Current bal: \$76,866.81

THIS MODIFICATION OF MORTGAGE dated September 6, 2005, is made and executed between **HENRY J SMALL**, whose address is 5295 HARVEST RIDGE LN, BIRMINGHAM, AL 35242-3143; A MARRIED MAN (referred to below as "Grantor") and **REGIONS BANK**, whose address is 3172 CAHABA HEIGHTS PLAZA, BIRMINGHAM, AL 35243 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 8, 2000 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Original Mortgage Amount: 75000.00, Dated Filed: 6-19-2000, Instrument Number: 20002098, .

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

See Attach Exhibit, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 5295 HARVEST RIDGE LN, BIRMINGHAM, AL 35242-3143.

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

Current Maturity: 8-23-2005, New Maturity: 9-6-2015, Increase to \$15,000.00.....

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 SEPTEMBER 6, 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 *Henry J. Small* (Seal)
HENRY J SMALL

LENDER:

REGIONS BANK

x *Catherine Gibbons* (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Catherine Gibbons
Address: 3172 CAHABA HEIGHTS PLAZA
City, State, ZIP: BIRMINGHAM, AL 35243


MODIFICATION OF MORTGAGE
(Continued)

Loan No: 00300000030261114

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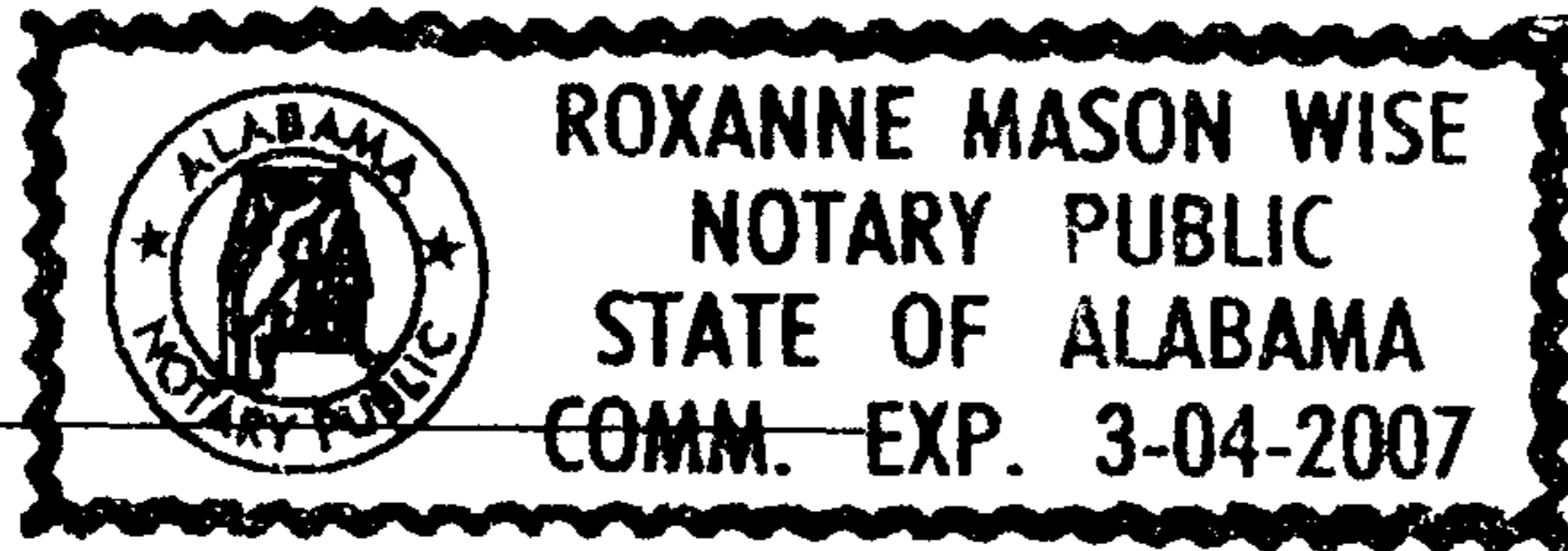
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)


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Shelby Cnty Judge of Probate, AL
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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **HENRY J SMALL, A MARRIED MAN**, 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 12th day of September, 2005.



Roxanne Mason Wise
Notary Public

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Elmore)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that 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 12 day of Sept, 2005.

Brenda J. Bugher
Notary Public

My commission expires 3-24-07



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Shelby Cnty Judge of Probate,AL
10/06/2005 11:48:56AM FILED/CERT

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Order Legal Descriptions

Full Legal Description:

LOT 33, ACCORDING TO THE SURVEY OF MEADOW BROOK,
11TH SECTOR, AS RECORDED IN MAP BOOK 9, PAGE 6 A&B,
IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
BEING THE SAME PROPERTY CONVEYED TO HENRY J.
SMALL AND DELORIS A. SMALL JOINT TENANTS WITH THE
RIGHTS OF SURVIVORSHIP BY DEED FROM GEORGE R.
STEWART AND WIFE, NANCY N. STEWART RECORDED
09/30/1993 IN DEED BOOK 1993 PAGE 30141, IN THE
PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY,
ALABAMA. TAX ID# NOT AVAILABLE AT THIS TIME

Brief Legal Description:

No brief legal description associated with this order.