

20141106000351070 1/2 \$182.00
Shelby Cnty Judge of Probate, AL
11/06/2014 01:11:58 PM FILED/CERT

WHEN RECORDED MAIL TO:
Regions Bank
Collateral Management
201 Milan Parkway
Birmingham, AL 35211

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

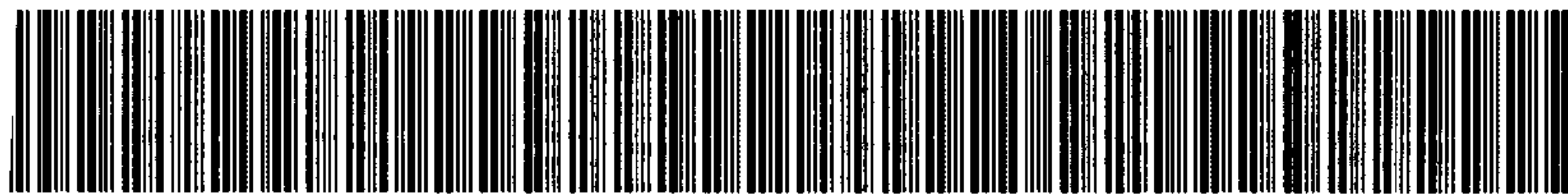
When Recorded Return To:
Indeconam Global Services
2825 Country Drive
St Paul, MN 55117



REGIONS

20142381105061

MODIFICATION OF MORTGAGE



DOC4800201502#####030057000000

A2014102700131

Notice: The original principal amount available under the Note (as defined below), which was \$110,000.00 (on which any required taxes already have been paid), now is increased by an additional \$110,000.00.

THIS MODIFICATION OF MORTGAGE dated October 23, 2014, is made and executed between MICHAEL L STEED, whose address is 1338 GREYSTONE CRST, BIRMINGHAM, AL 35242; RENEE B STEED, whose address is 1338 GREYSTONE CRST, BIRMINGHAM, AL 35242; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 102 Inverness Plaza, Birmingham, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 18, 2010 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 11/24/2010 IN THE OFFICE OF THE JUDGE OF PROBATE IN SHELBY COUNTY, AL INSTRUMENT NUMBER 20101124000394860.

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

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO WIT: LOT 9A, ACCORDING TO A RESURVEY OF LOTS 9 AND 10 OF THE CREST AT GREYSTONE SECOND ADDITION, AS RECORDED IN MAP BOOK 37, PAGE 142, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY. BEING THE SAME PREMISES CONVEYED TO MICHAEL L. STEED AND RENEE B. STEED, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER, THEN TO THE SURVIVOR OF THEM FROM CHRISTOPHER B. JONES, AN UNMARRIED MAN BY GENERAL WARRANTY DEED DATED 01/31/2007, AND RECORDED ON 02/02/2007, DOCUMENT # 20070202000050850, IN SHELBY COUNTY, AL.

The Real Property or its address is commonly known as 1338 GREYSTONE CRST, BIRMINGHAM, AL 35242.

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

The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$110,000.00 to \$220,000.00.

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.

SUBORDINATION, PARTIAL RELEASE AND OTHER MODIFICATION REQUESTS. From time to time, Grantor or Borrower may request that we subordinate the lien of this Mortgage to another lien, release part of the Property from the lien of this Mortgage, or agree to some other modification of this Mortgage or the Credit Agreement or any Related Document. We are not obligated to agree to any such request. We may, in our sole discretion, impose conditions on our agreement to any such request. Such conditions may include, without limitation, imposing a fee or increasing the interest rate under the Credit Agreement, or both.

MODIFICATION OF MORTGAGE
(Continued)

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 23, 2014.

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 Michael L Steed (Seal)
MICHAEL L STEED

X Renee B Steed (Seal)
RENEE B STEED

LENDER:

REGIONS BANK

X Ben Walker (Seal)
Authorized Signer
Ben Walker

This Modification of Mortgage prepared by:

Name: Zac Daw
Address: 2050 Parkway Office Circle
City, State, ZIP: Hoover, AL 35244

INDIVIDUAL 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 MICHAEL L STEED and RENEE B STEED, 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 23 day of October, 20 14

Lindsay Moryoussief
Notary Public
Lindsay Moryoussief

My commission expires MY COMMISSION EXPIRES NOVEMBER 15, 2017

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 Ben Walker whose name as Vice President of Regions Bank 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 the Modification of Mortgage, he or she, in his or her capacity as such Vice President of Regions Bank, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 23 day of October, 20 14

Lindsay Moryoussief
Notary Public
Lindsay Moryoussief

My commission expires MY COMMISSION EXPIRES NOVEMBER 15, 2017



U04987926

1658 10/31/2014 79614977/1



20141106000351070 2/2 \$182.00
Shelby Cnty Judge of Probate, AL
11/06/2014 01:11:58 PM FILED/CERT

A2014102700131