


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


20141118000363570 1/2 \$33.00
Shelby Cnty Judge of Probate, AL
11/18/2014 02:29:09 PM FILED/CERT

When Recorded Return To:

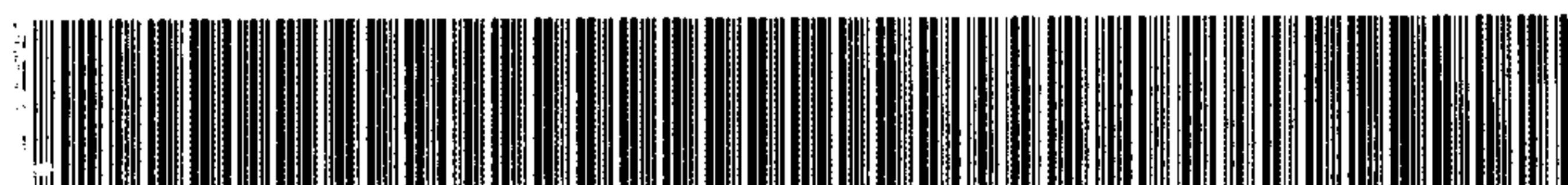
SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117
79633072



REGIONS
MODIFICATION OF MORTGAGE

20142761459300



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Notice: The original principal amount available under the Note (as defined below), which was \$27,000.00 (on which any required taxes already have been paid), now is increased by an additional \$37,000.00.

THIS MODIFICATION OF MORTGAGE dated October 17, 2014, is made and executed between CARY C SMITH AKA CARY SMITH, whose address is 696 WYNLAKE CV, ALABASTER, AL 35007; DANIELLE R SMITH, whose address is 696 WYNLAKE CV, ALABASTER, AL 35007; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 201 Milan Parkway, Birmingham, AL 35211 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 26, 2009 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 09/09/09 IN THE OFFICE OF JUDGE OF PROBATE IN SHELBY COUNTY, AL IN INSTRUMENT#20090909000345380.

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

THE FOLLOWING DESCRIBED REAL ESTATE, LYING AND BEING IN THE COUNTY OF SHELBY, STATE OF ALABAMA, TO-WIT: LOT 106, ACCORDING TO THE SUBDIVISION PLAT MAP WYNLAKE PHASE 4C AS RECORDED IN MAP BOOK 29 PAGE 15, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY. BEING THE SAME PREMISES CONVEYED TO DANIELLE R. SMITH AND CARY SMITH, WIFE AND HUSBAND, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER, THEN TO THE SURVIVOR OF THEM FROM SWEENEY HOMEBUILDERS, INC., A CORPORATION BY CORPORATION JOINT SURVIVORSHIP DEED DATED 4/30/2004, AND RECORDED ON 5/4/2004, DOCUMENT # 20040504000232840, IN SHELBY COUNTY, AL.

The Real Property or its address is commonly known as 696 WYNLAKE CV, ALABASTER, AL 35007.

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 \$27,000.00 to \$37,000.00.

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.

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