

STATE OF ALABAMA, )  
COUNTY OF Shelby )

Amendment to Mortgage Increasing  
Amount of Secured Indebtedness

Mortgagor: Caroline M. Raughley, an unmarried woman

Mortgagor: \_\_\_\_\_

Mortgagee: Regions Bank

Date of Mortgage: March 6, 1996 Date of this Amendment: April 2, 1998

Mortgage recorded in Shelby County in Volume Instrument #1996-10595 Page \_\_\_\_\_  
And refiled in Instrument #1997-07599 in the Probate Office of Shelby County, Alabama.

Principal Sum of Indebtedness Secured by Mortgage: \$ 400,000.00

Increase in Principal Sum of Indebtedness Secured by Mortgage: \$ 405,233.30

Principal Sum of Indebtedness Secured by Mortgage, as Amended: \$ 805,233.30

**This Amendment.** This is an amendment to the Mortgage described above. In this Amendment, "we," "us," and "our" mean the Mortgagee named above. "You" and "your" mean the Mortgagor named above, whether one or more.

**The Mortgage.** You gave a Mortgage to us in order to secure your debt or another's debt. This Mortgage is described above. You have asked us to amend the terms of this debt and the terms of the Mortgage. The terms of the debt will now be contained in one of the following loan agreements dated the same date as the date of this Amendment:

- Fixed Rate Loan Agreement Secured by Real Estate (RES-152—11/96)
- Variable Interest Installment Loan Agreement Secured by Real Estate (RES-149—8/96)
- Variable Rate Consumer Loan Agreement Secured by Real Estate (RES-154—11/96)
- Commercial Loan Agreement (LON-153)
- Real Estate Loan Agreement—Amendment ~~(RES-152—11/96)~~
- \_\_\_\_\_

The previous loan agreement or note representing the debt has not been cancelled.

Amount of debt secured by the Mortgage, as amended. The principal sum of indebtedness secured by the Mortgage, as originally executed, is stated above. The principal amount now to be secured by the Mortgage is increased from that amount to \$ 750,000.00

**Signatures.** By signing this agreement under seal, you agree that the Mortgage will remain in full force and that the only effect of this amendment is to increase the amount of debt secured by the Mortgage. You also acknowledge that we have given you a completed copy of this agreement.

IN WITNESS WHEREOF, Mortgagor has hereunto set his, her or their hand(s) and seal(s), or has caused this Mortgage to be executed by its or their duly authorized officer or representative, this 2 day of April, 1998

This document was prepared by:

Denise Hagan/Regions Bank

Real Estate Department/Downtown

MORTGAGOR:

Caroline M. Raughley (SEAL)  
(Individual) Caroline M. Raughley

\_\_\_\_\_  
(Individual) (SEAL)

(Corporate or Officer)  
Inst # 1998-13216

By  
04/14/1998-13216  
08:57 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 NCD 611.00

Inst # 1998-13216

| Subdivision | Lot | Plat Book | Page |
|-------------|-----|-----------|------|
| QQ          | Q   | T         | R    |
|             |     |           |      |

| SOURCE OF TITLE |      |
|-----------------|------|
| BOOK            | PAGE |

9-268-8661 \* 1998-13216

**CERTIFICATE**

STATE OF ALABAMA )  
COUNTY OF \_\_\_\_\_ )

In compliance with Ala. Code § 40-22-2 (1975), the owner of this Mortgage hereby certifies that the amount of indebtedness presently incurred is \_\_\_\_\_ upon which the mortgage tax is paid herewith, and owner agrees that no additional or subsequent advances will be made under this Mortgage unless the Mortgage tax on such advances is paid into the appropriate Judge of Probate office no later than each September hereafter or a document evidencing such advances is filed for record in the above said office and the recording fee and tax applicable thereto paid.

Mortgagor:  
Date, Time and Volume and  
Page of recording as shown hereon.

Mortgagee: REGIONS BANK

By \_\_\_\_\_  
Title \_\_\_\_\_

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF ALABAMA )  
COUNTY OF SHELBY )

I, the undersigned \_\_\_\_\_ a Notary Public in and for said County, in said State, hereby certify that Caroline M. Raughley whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 2 day of APRIL, 1998.

Notary Public Bill Fox  
My commission expires: 5/19/00

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF ALABAMA )  
COUNTY OF \_\_\_\_\_ )

I, \_\_\_\_\_ a Notary Public in and for said County, in said State, hereby certify that \_\_\_\_\_ whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, \_\_\_\_\_ executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_.

Notary Public \_\_\_\_\_  
My commission expires: \_\_\_\_\_

**CORPORATE ACKNOWLEDGMENT**

STATE OF ALABAMA )  
COUNTY OF \_\_\_\_\_ )

I, \_\_\_\_\_ a Notary Public in and for said County, in said State, hereby certify that \_\_\_\_\_ whose name \_\_\_\_\_ as \_\_\_\_\_ a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, \_\_\_\_\_ as such officer and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date.

Given under my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_.

Inst # 1998-13216  
Notary Public \_\_\_\_\_  
My commission expires: \_\_\_\_\_

04/14/1998-13216  
08:57 AM CERTIFIED  
Page Two SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 611.00