

**WHEN RECORDED MAIL TO:**

Regions Bank  
P. O. Box 10247  
Birmingham, AL 35202

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 8, 1998, BETWEEN Robert L. McKay and Jewel M. McKay, husband and wife, (referred to below as "Grantor"), whose address is 2224 Baneberry Drive, Birmingham, AL 35244; and Regions Bank (referred to below as "Lender"), whose address is P. O. Box 10247, Birmingham, AL 35202.**

**MORTGAGE.** Grantor and Lender have entered into a mortgage dated December 8, 1994 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded on December 15, 1994 in Instrument #1994-36696 in the Probate Office of Shelby County, Alabama and rerecorded on February 6, 1998 in Instrument #1998-04099 in the Probate Office of Shelby County, Alabama.

**REAL PROPERTY DESCRIPTION.** The Mortgage covers the following described real property (the "Real Property") located in Shelby County, State of Alabama:

A parcel of land located in the NE Quarter of Section 31, Township 18 South, Range 1 West, Shelby County, Alabama as further described in mortgage dated December 8, 1994.

The Real Property or its address is commonly known as **7059 Meadowlark Drive, Birmingham, AL 35242.** The Real Property tax identification number is 03-9-31-0-001-009.001.

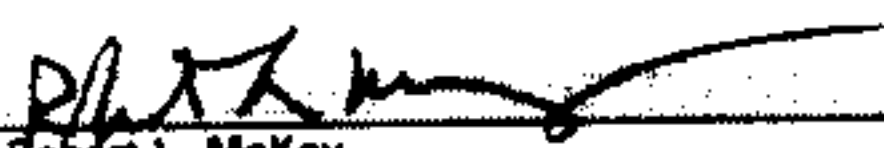
**MODIFICATION.** Grantor and Lender hereby modify the Mortgage as follows:

Principal increase from \$102,200.00 to \$124,869.36..

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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.

**EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.**

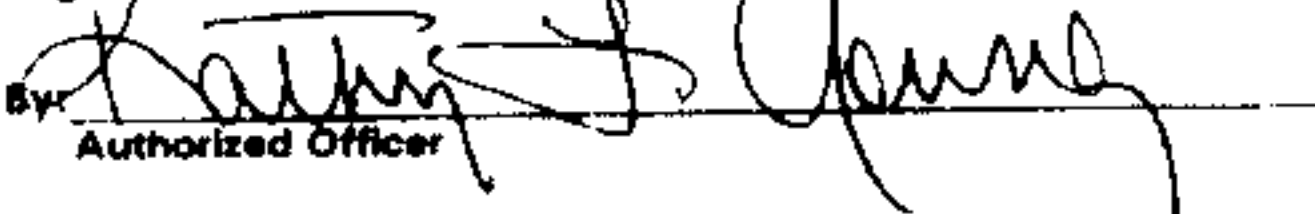
**GRANTOR:**

x  (SEAL)  
Robert L. McKay

x  (SEAL)  
Jewel M. McKay

**LENDER:**

Regions Bank

By   
Authorized Officer

This Modification of Mortgage prepared by:

Name: Denise Y. Hagen/Real Estate Dept.  
Address: 417 North 20th. Street  
City, State, ZIP: Birmingham, Alabama 35203

Inst # 1998-47017

11/23/1998-47017  
10:22 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CRH 45.05

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama )  
 ) ss  
COUNTY OF Jefferson )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Robert L. McKay and Jewel M. McKay, 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 6th day of November, 19 98

  
Notary Public

MY COM. EXPIRES 11/23/2002

My commission expires \_\_\_\_\_

LENDER ACKNOWLEDGMENT

STATE OF \_\_\_\_\_ )  
 ) ss  
COUNTY OF \_\_\_\_\_ )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that \_\_\_\_\_

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

\_\_\_\_\_  
Notary Public

My commission expires \_\_\_\_\_

LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.26 (c) 1998 CFI ProServices, Inc. All rights reserved. [AL-G201 RMCKR901 LN R8 OVL]

LENDER ACKNOWLEDGMENT

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public in and for Said County and State hereby certify that Kathy L. Young whose name as Vice President of REGIONS BANK, a corporation, is signed to this Modification, and who is known to me, acknowledge before me, on this day, that being informed of the contents of the conveyance, 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 6th day of November, 1998.

  
Notary Public

MY COM. EXPIRES 11/23/2002

Inst # 1998-47017

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