STATE OF	0005031281	
MODIFICATION AGREEMENT		
This MODIFICATION AGREEMENT is made and entered into the 1998, by and between william G RODEN	•	
thereinafter referred to as "Borrower"), and	S RICHLAND LAKES PD	
WITNESSETH:		
WHEREAS, Borrower executed an adjustable rate note (the "Note") is in the original principal amount of \$	_ •	
WHEREAS, Borrower executed a mortgage, deed of trust or 6/01/1998, in favor of the Lender security	ng the indebtedness evidenced by the above referenced	
Note with a parcel of land described on Exhibit "A" attached hereto a particularly described in said Security Instrument; and	and incorporated herein by reference and being more	
WHEREAS, the above referenced Security Instrument was recorded in only of the County/Parish,alebamand		
WHEREAS, the parties now desire to amend and modify the Note an terms; NOW, THEREFORE, in consideration of Ten Dollars (\$10.00) and sufficiency of which is herein acknowledged, the parties do herein agrinstrument as herein set forth:	other good and valuable consideration, the receipt and	
1.		
The Note is herein amended and modified as follows: (appropriate box	kes are marked)	
Paragraph I of the Note is herein amended to provide that the new	v loan amount shall be \$	
Paragraph 2 of the Note is herein amended to change the initial 6.625 % and to provide that this new interest rate of of the Note and will not change as had previously been provided in	6.625 % shall be fixed throughout the term	
Paragraph 3(A) of the Note is herein amended to pro	vide that the monthly payments will begin on	
The new maturity date shall be		
Paragraph 3(B) of the Note is herein amended to provide the \$\frac{1.351.91}{}, and to further provide that this amount		
Paragraph 3(C) of the Note is herein deleted in its entirety.	•	
Paragraph 4 of the Note is herein deleted in its entirety.		

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2	The second, third and fourth paragraphs of Paragraph 11 dealing with Transfer of the Property or a Beneficial Interest in Borrower is stricken in its entirety and is herein replaces with the following language:	
	"Transfer of the Property or a Beneficial Interest in Borrower. If a it is sold or transferred (or if a beneficial interest in Borrower is sol person) without Lender's prior written consent, Lender may, at its of sums secured by this Security Instrument. However, this option should be prohibited by federal law as of the date of this Security Instrument.	d or transferred and Borrower is not a natural otion, require immediate payment in full of all
	If Lender exercises this option, Lender shall give Borrower notice of of not less than 30 days from the date the notice is delivered or mai secured by this Security Instrument. If Borrower fails to pay these surmay invoke any remedies permitted by this Security Instrument without	led within which Borrower must pay all sums as prior to the expiration of this period, Lender
K	The Construction and Conversion Rider to Adjustable Rate Note is her	ein deleted in its entirety.
; ; ,	2.	
The Sec	ecurity Instrument is herein amended and modified as follows:	
:	Effective as of, the new loan am	ount shall be \$
	The new maturity date shall be	•
K	The Adjustable Rate Rider to the Security Instrument is herein deleted	in its entirety.
	 The Construction and Conversion Rider to the Security Instrument is h 	erein deleted in its entirety.
; ; ;	3.	
remain in full fo	her terms and provisions of the Note and the Security Instrument not be force and effect as originally set forth in the respective documents. Note a satisfaction or release in whole or in part of the Note or Security In	othing contained herein shall be understood or
	· 4.	
further that it kr	wer herein represents and warrants that it is not in default under the terknows of no event that has occurred which, but for the passage of time, one or the Security Instrument.	ms of the Note or the Security Instrument, and would constitute an event of default under the
	5.	
	(Check Appropriate Box)	
State does not co	There are no intangible taxes due upon the recording of this Modific collect an intangible tax on the recording of Security Instruments.	cation Agreement because the above referenced
paid at the time	There are no intangible taxes due upon the recording of this Modificate of the recording of the Security Instrument and the amount of the under	·
There is an intangible tax due of \$ because the amount of the underlying indebtedness has increased from \$ to \$ Such tax amount is herewith remitted at this time.		
in wi	ITNESS WHEREOF, the undersigned parties have hereunto set their	hands and affixed their seals as of the day and
year first above		
As To Borrower		WER(S):
Signed, scaled a in the presence of Wite	of: WILL	AM G RODEN (SEAL) C RODEN (SEAL)
		(SEAL)
i i !	.,	(SEAL)
; !		

न १९८५ का व्यवस्थित प्राप्त कार्य के **प्राप्त कार्य के विकास करें** कर कार्य के किस्सार के उपने कार्य कर है।

IN WITNESS WHEREOF, de year first above written.	he undersigned parties have hereunto set their hands and affixed thier scals as of the day and
As to Lender:	LENDER:
Signed, sealed and delivered	REGIONS BANK
in the presence of:	BY SIMMY T. YOUNG
	Title: Vice Mardin
Witness	- '- '- '
	[CORPORATE SEAL]
Witness	
	This instrument prepared by:
	
•	
*****	************************
	ACKNOWLEDGMENT AS TO BORROWER(S)
STATE OF ALABAMA	
COUNTY/PARISH OF JEFF	ERSON
•	
This is to certify that befor WILLIAM G. RODEN AND LYNN	e me, a notary public, personally appeared
	onally (or proved to me their identity on the basis of satisfactory evidence) and who
	hat he/she did execute the foregoing instrument voluntarily and of his/her own free will for
Witness my hand and official s	seal, this 9th day of December , 1998
	1 20
	Notary Public Clayton T. Sweeney
	Clayton 1. Sweetiley
	My Commission Expires: 05/29/99
	U3/29/ 39
*********	************************
	ACKNOWLEDGMENT AS TO LENDER
•	
STATE OF Alabama	
COUNTY/PARISH OF Jeffe	<u>rbon</u>
	ne, a notary public, personally appeared Kathy L. Young known to on the basis of satisfactory evidence) and who acknowledged to me that he/she is
Vice President that, as such officer and with full auth	ority, he/she did execute, seal and deliver the foregoing instrument for and on behalf of the
corporation and as the free act and deed	1 of the corporation.
Witness my hand and official	seal, this 21st day of December , 1998.
•	Elizabath A. Ruge
i	My Commission Expires:

Form 671 Revised 08/10/98 State of Alabama)
County of Jefferson)

I, the undersigned, a Notary Public, in and for said county and in said state, hereby certify that Lynne C. Roden, whose name as Attorney in Fact for William G. Roden, under that certain Durable Power of Attorney recorded on \2-2%-\09% in Real/Instrument #\\99%-5\459

Page , in the Probate Office of Shelby County, Alabama, is signed to the foregoing conveyance/instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance/instrument, she, in capacity as such Attorney in Fact, executed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this the 9th day of December,

1998.

NOTARY PUBLIC

My commission expires: 5/29/99

Inst # 1998-51460

12/28/1998-51460
19:22 AM CERTIFIED
09:22 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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