

WHEN RECORDED MAIL TO:

Regions Bank  
417 North 20th Street  
Birmingham, AL 35203

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 5, 1999, BETWEEN DAVID G CHENOWETH and KAY S CHENOWETH, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 421 SAINT ANNES DR, BIRMINGHAM, AL 35244-3266; and Regions Bank (referred to below as "Lender"), whose address is 417 North 20th Street, Birmingham, AL 35203.

MORTGAGE. Grantor and Lender have entered into a mortgage dated December 4, 1998 (the "Mortgage") recorded in \_\_\_\_\_ County, State of Alabama as follows:

FILED FOR RECORD DECEMBER 11, 1998, RECORDED IN INSTRUMENT 1998/49587, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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

LOT 12, ACCORDING TO THE SURVEY OF HEATHERWOOD, 2ND SECTOR, AS RECORDED IN MAP BOOK 8, PAGE 28 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 421 SAINT ANNES DR, BIRMINGHAM, AL 35244-3266. The Real Property tax identification number is 10-2-09-0-001-001.057.

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

PRINCIPAL INCREASE FROM \$35,000.00 TO \$40,000.00.

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.

CAUTION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

x  (SEAL)  
DAVID G CHENOWETH

x  (SEAL)  
KAY S CHENOWETH

LENDER:

Regions Bank

By:   
Authorized Officer

This Modification of Mortgage prepared by:

Name: CATHY HOLLIFIELD  
Address: 417 NORTH 20TH ST.  
City, State, ZIP: BIRMINGHAM, AL 35203

Incl # 1999-01486

01/12/1999-01486  
10:15 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE  
G02 CR4 18.50

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 DAVID G CHENOWETH and KAY S CHENOWETH, 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 5th day of January, 1999

[Signature]  
Notary Public

My commission expires 5/29/00

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 \_\_\_\_\_

Inst. # 1999-01486

01/12/1999-01486  
10:15 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CRW 18.00