

WHEN RECORDED MAIL TO:

Regions Bank
417 N 20th Street-11th Floor
Birmingham, AL 35202

Inst # 1999-02699
01/20/1999-02699
01:00 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 1999 12.00

003-9004003

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 23, 1998, BETWEEN Garvice Nicholson ^{a married man} ~~and Regions Bank~~ (referred to below as "Grantor"), whose address is 3628 Cheshire Road, Birmingham, AL 35242; and Regions Bank (referred to below as "Lender"), whose address is 417 N 20th Street-11th Floor, Birmingham, AL 35202.

MORTGAGE. Grantor and Lender have entered into a mortgage dated May 7, 1992 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded in Inst# 1992-08317 and recorded on 05/14/92 in Shelby County Judge of Probate.

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

Lot 29, according to the Map of Meadow Brook, Fifth Sector-First Phase, as recorded in Map Book 8, page 109 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

The Real Property or its address is commonly known as 3628 Cheshire Road, Birmingham, AL 35242.

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

Decreasing line of credit to \$21,250.00..

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)
Garvice Nicholson

x  (SEAL)
XEROX COPY

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: LDixon
Address: 417 North 20th Street
City, State, ZIP: Birmingham, AL 35203

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 Gervice Nicholson and [unclear], 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 15th day of JANUARY, 1999.
[Signature]
Notary Public

MY COMMISSION EXPIRES FEBRUARY 16, 2001

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 _____

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01:08 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HMB 12.00