

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 FEBRUARY 23, 1999, BETWEEN Charles R Herndon and Kent J Herndon, husband and wife, (referred to below as "Grantor"), whose address is 109 Loyola Circle, Helena, AL 35080-7020; 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 4, 1995 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

December 13, 1995 and recorded in the Probate Office of Shelby County in Instrument 1995, at page 35749; amended on November 8, 1996 and re-recorded on November 15, 1996 in Instrument #1996-37874

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

Lot 9-A, according to a Resurvey of Lots 5 thru 12, St. Charles Place - Phase IV, as recorded in Map Book 19, Page 83, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted

The Real Property or its address is commonly known as 109 Loyola Circle, Helena, AL 35080-7020. The Real Property tax identification number is 13-5-21-3-003-009..

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

This is an increase to the mortgage from \$40,000.00 to \$55,000.00. The mortgage tax will be charged only on the increased amount of \$15,000.00..

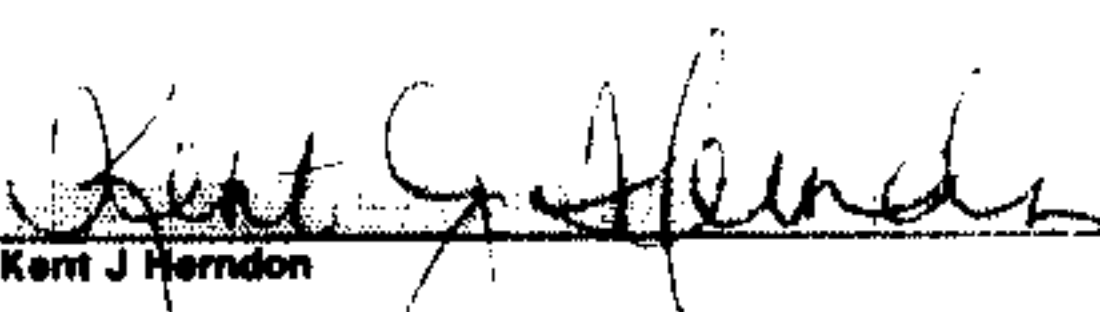
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make 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.

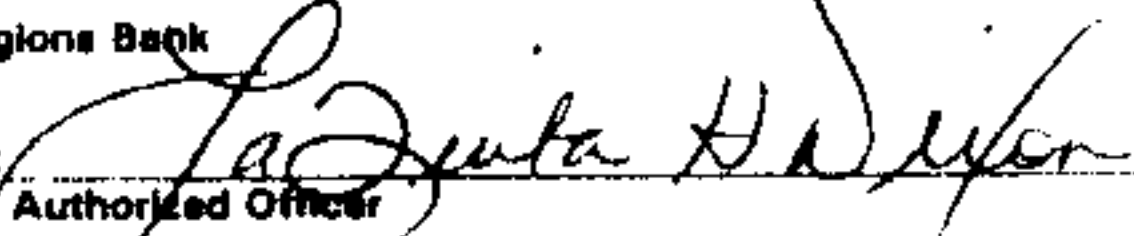
GRANTOR:

X  (SEAL)
Charles R Herndon

X  (SEAL)
Kent J Herndon

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Kelli R. Sartain (Closed: L. Dixon)
Address: 417 North 20th Street
City, State, ZIP: Birmingham, Alabama 35203

Inst # 1999-08798

03/03/1999-08798
10:41 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 33.50

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 Charles R Herndon and Kent J Herndon 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 23rd day of February, 19 99

LaDonta A. Dufor
Notary Public

MY COMMISSION EXPIRES FEBRUARY 9, 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 _____

Inst # 1999-08798

03/03/1999-08798
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SHELBY COUNTY JUDGE OF PROBATE
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