

WHEN RECORDED MAIL TO:

Regions Bank
6249 Helene Road
Pelham, AL 35124

Inst # 1999-16428

04/19/1999-16428
10:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
22.75

SPACE ABOVE THIS LINE IS FOR RECORDING



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 12, 1999, BETWEEN Robert Baker and Patricia F Baker, husband and wife, (referred to below as "Grantor"), whose address is 5303 Jameswood Lane, Birmingham, AL 35244-0000; and Regions Bank (referred to below as "Lender"), whose address is 6249 Helene Road, Pelham, AL 35124.

MORTGAGE. Grantor and Lender have entered into a mortgage dated June 11, 1997 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded on June 18, 1997 in the Shelby County Judge of Probate Office in Inst.# 1997-19043.

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

Lot 47, according to the Survey of Jameswood, Second Sector, as recorded in Map Book 11, page 108 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 5303 Jameswood Lane, Birmingham, AL 35244-0000. The Real Property tax identification number is 58-10-4-20-0-002-020.

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

Principal increases from \$21,500.00 to \$30,000.00..

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 Robert Baker (REAL)

X Patricia F Baker (REAL)

LENDER:

Regions Bank

By: L. Quinton H. Dyer
Authorized Officer

This Modification of Mortgage prepared by:

Name: Tamika Dixon
Address: 417 N 20th Street
City, State, ZIP: Birmingham, AL 35202

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Robert Baker and Patricia F Baker, 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 12th day of April, 19 99

Shirley J. Brown
Notary Public

MY COMMISSION EXPIRES FEBRUARY 25, 2003

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF _____)
COUNTY OF _____) ss

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 # 1999-16428

04/19/1999-16428
10:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMS 23.75