

WHEN RECORDED MAIL TO:

Regions Bank
3775 Loma Road
Birmingham, AL 35216

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 15, 1999, BETWEEN VICTOR ROHLER, JR and NADINE S ROHLER, Husband and Wife, (referred to below as "Grantor"), whose address is 13 WILDWOOD WAY, CALERA, AL 35040-5526; and Regions Bank (referred to below as "Lender"), whose address is 3775 Loma Road, Birmingham, AL 35216.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 2, 1996 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded July 11, 1996 in Inst. #1996-22253 in the Office of the Judge of Probate, Shelby County, Alabama.

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

Lot 112, according to the Survey of Country View Estates, Phase II, as recorded in Map Book 13, Page 137, in the Probate Office of Shelby County, Alabama

The Real Property or its address is commonly known as 13 WILDWOOD WAY, CALERA, AL 35040-5526. The Real Property tax identification number is 28-5-22-0-000-035-012.

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

Principal Increase from \$15,800.00 to \$34,000.00.

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)
VICTOR ROHLER, JR

X  (SEAL)
NADINE S ROHLER

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

Inst # 1999-17417

04/26/1999-17417
10:47 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HHS 38.30

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 VICTOR ROHLER, JR. and NADINE S ROHLER, 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 April, 1999.
Quintana X. Hargis
Notary Public

My commission expires 5/6/2000

LENDER 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 _____
Given under my hand and official seal this _____ day of _____, 19____

Notary Public

My commission expires _____

Inst # 1999-17417

04/26/1999-17417
10:47 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NWS 38.30