

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 ~~MAY 10~~ ^{JULY 17}, 1999, BETWEEN Keith M Barfield and Susan M Barfield, husband and wife, (referred to below as "Grantor"), whose address is 101 Stevens Hill Circle, Birmingham, AL 35244-1988; 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 April 19, 1993 (the "Mortgage") recorded in Jefferson County, State of Alabama as follows:

recorded on April 28, 1993 in the Probate Office of Shelby County, Alabama, in instrument #1993/11792

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

Lot 37, according to the amended Map of Brookhaven Sector 3, recorded in Map Book 11, page 118, in the Probate Office of Shelby County, Alabama.

The Real Property or its address is commonly known as 101 Stevens Hill Circle, Birmingham, AL 35244-1988. The Real Property tax identification number is 10-5-18-0-001-001.063.

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

Increase principal amount from \$15,500.00 from to \$20,500.00. The mortgage tax is computed on the increase amount only..

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 endorers 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 Keith M Barfield (SEAL)
Keith M Barfield

x Susan M Barfield (SEAL)
Susan M Barfield

LENDER:

Regions Bank

By: [Signature]
Authorized Officer

This Modification of Mortgage prepared by:

Name: Kelli R. Sartain
Address: 417 North 20th Street
City, State, ZIP: Birmingham, Alabama 35203

Inst # 1999-26323

06/24/1999-26323
10:25 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 18.50

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 Keith M Barfield and Susan M Barfield, 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 17th day of

June 19 99
Keith R. Sartain
Notary Public

My commission expires 10-5-2001

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 _____

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CORPORATE ACKNOWLEDGEMENT

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public in and for Said County and State, hereby certify that LaQuita H. Dixon, whose name as Loan Operations Officer of REGIONS BANK, a corporation, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that being informed of the contents of said instrument, she as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 22nd day of June, 1999.

Notary Keith R. Sartain

My Commission Expires 10-05-2001

Inst # 1999-26323

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