

RECORDATION REQUESTED BY:

Regions Bank  
2964 Pelham Parkway  
Pelham, AL 35124

WHEN RECORDED MAIL TO:

Regions Bank  
2964 Pelham Parkway  
Pelham, AL 35124

SEND TAX NOTICES TO:

Regions Bank  
2964 Pelham Parkway  
Pelham, AL 35124

Inst # 1999-29179

07/12/1999-29179  
03:45 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
003 NWS 238.50

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JULY 9, 1999, BETWEEN Lisa Frank Oros, a married woman, (referred to below as "Grantor"), whose address is 2007 River Lake Drive, Hoover, AL 35244; and Regions Bank (referred to below as "Lender"), whose address is 2964 Pelham Parkway, Pelham, AL 35124.

MORTGAGE, Grantor and Lender have entered into a mortgage dated July 1, 1998 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded on July 2, 1998 in the Office of the Shelby County Judge of Probate in Instrument #1998-24911

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

See attached Exhibit "A"

The Real Property or its address is commonly known as 755 Montevallo Road, Alabaster, AL 35007. The Real Property tax identification number is 23-1-02-3-001-001.005.

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

a Principal increase of \$150,000.00, from the original amount of \$750,000.00 to \$900,000.00.

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.

The Loan secured by this lien was made under a United States Small Business Administration (SBA) nationwide program which uses tax dollars to assist small business owners. If the United States is seeking to enforce this document, then under SBA regulations:

- When SBA is the holder of the Note, this document and all documents evidencing or securing this Loan will be construed in accordance with federal law.
- Lender or SBA may use local or state procedures for purposes such as filing papers, recording documents, giving notice, foreclosing liens, and other purposes. By using these procedures, SBA does not waive any federal immunity from local or state control, penalty, tax or liability. No Borrower or Guarantor may claim or assert against SBA any local or state law to deny any obligation of Borrower, or defeat any claim of SBA with respect to this Loan.

Any clause in this document requiring arbitration is not enforceable when SBA is the holder of the Note secured by this instrument.

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)  
Lisa Frank Oros

LENDER:

Regions Bank

By:   
Authorized Officer

This Modification of Mortgage prepared by:

Name: Cathy Weakley  
Address: 2964 Pelham Parkway  
City, State, ZIP: Pelham, AL 35124

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA )  
 ) ss  
COUNTY OF SHELBY )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Lisa Frank Oros, whose name 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 Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 9th day of July, 1999  
Stephen R. Linn  
Notary Public

My commission expires 11-24-2001

LENDER ACKNOWLEDGMENT

STATE OF ALABAMA )  
 ) ss  
COUNTY OF SHELBY )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that ANTHONY F. HOLMES  
Given under my hand and official seal this 9th day of July, 1999

Stephen R. Linn  
Notary Public  
My commission expires 11-24-2001

**EXHIBIT "A"**  
**TO**  
**UCC-1 FINANCING STATEMENT**

All personal property, furniture, fixtures and equipment now or hereafter acquired and affixed to or located on the Property (described below) which, to the fullest extent permitted by law, shall be deemed fixtures and a part of the Property; all articles of personal property now or hereafter acquired by Debtor and used or usable in connection with the Property, and all materials delivered to the Property for use in any construction being conducted thereon, and owned by Mortgagor; all assignments of leases, guaranties, rents, and construction and architect's contracts; and all proceeds, products, replacements, additions, substitutions, renewals, and accessions of any of the foregoing.

**PROPERTY**

**LEGAL DESCRIPTION**

A parcel of land situated in part of the NE ¼ of the SW ¼ and part of the NW ¼ of the SE ¼, all in Section 2, Township 21 South, Range 3 West, Shelby County, Alabama, and being more particularly described as follows:

Commence at the Southwest corner of Lot 1 of FES Addition to Alabaster, as recorded in Map Book 18, page 96, in the Office of the Probate Judge of Shelby County, Alabama; thence run Northwesterly along the extended South line of said Lot 1 for 8.01 feet; thence 90°00'00" left and run Southwesterly for 50.00 feet to the NW corner of the property herein described, said corner being the point of beginning; thence 03°50'16" left and run Southwesterly for 354.37 feet to a point on the North line of Lot 117 of Siluria Mills as recorded in Map Book 5, page 10, in the Office of the Probate Judge of Shelby County, Alabama; thence 100°05'00" left and run Northeasterly along part of the North line of said Lot 117 and along Lot 118 of said Siluria Mills for 118.18 feet to the NE corner of said Lot 118, said corner being on the West property line of Lot 121 of said Siluria Mills; thence 90°00'00" left and run Northwesterly along part of said Lot 121 and along Lot 122 of said Siluria Mills for 98.00 feet to the NW corner of said Lot 122; thence 87°34'10" right and run Northeasterly along the North property line of said Lot 122 for 85.58 feet to a point on the West right of way line of Alabama Highway No. 119, said point also being the beginning of a curve to the right, thence 83°28'45" left to become tangent to said curve, said curve subtending a central angle of 07°45'03" and having a radius of 1,352.49 feet; thence run Northeasterly along the arc of said curve and along the said right of way line for 182.96 feet to the end of said curve and the beginning of a new curve to the left, said curve subtending a central angle of 87°55'11" and having a radius of 25.00 feet; thence run Northwesterly along the arc of said curve for 38.36 feet to a point; thence at tangent to said curve run Northwesterly along a line 50.00 feet South of and parallel to said South line of said Lot 1 of said FES Addition to Alabaster for 153.02 feet to the point of beginning.

NOW KNOWN AS: LOT 3, ACCORDING TO THE SURVEY OF F E S ADDITION TO ALABASTER, NUMBER THREE AS RECORDED IN MAP BOOK 24, PAGE 37 IN THE PROBATE OFFICE OF SHELBY, COUNTY, ALABAMA.

Situated in Shelby County, Alabama.

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