

WHEN RECORDED MAIL TO:

Regions Bank
1908 29th Avenue South
Birmingham, AL 35209

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JULY 28, 1999, BETWEEN Tamahyn C Jenkins, an unmarried person, (referred to below as "Grantor"), whose address is 1020 Riverchase Cove, Hoover, AL 35244-0000; and Regions Bank (referred to below as "Lender"), whose address is 1908 29th Avenue South, Birmingham, AL 35209.

MORTGAGE. Grantor and Lender have entered into a mortgage dated March 15, 1999 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

mortgage dated 03-15-1999 recorded in the Probate Office of Jefferson County, Alabama.

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

Lot 6, according to the Survey of Riverchase Cove, as recorded in Map Book 20, at page 109, in the Probate Office of Shelby County, Alabama.

The Real Property or its address is commonly known as 1020 Riverchase Cove, Hoover, AL 35244-0000. The Real Property tax identification number is 11-7-25-0-005-006.000.

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

Increase principal amount from \$10,000.00 to \$20,000.00..

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 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 Tamahyn C. Jenkins (SEAL)
Tamahyn C. Jenkins

LENDER:

Regions Bank

By: _____
Authorized Officer

This Modification of Mortgage prepared by:

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

Inst # 1999-32610

08/04/1999-32610
11:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 RMS 26.00

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 Tamalyn C Jenkins, 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 28 TH day of

day of

July 19 99
Kelli R. Sartain
Notary Public

My commission expires 10-05-2001

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 # 1999-32610

08/04/1999-32610
11:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

002 MMS 26.00