

**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 AUGUST 20, 1999, BETWEEN Arthur Howard Homes, Inc., a corporation, (referred to below as "Grantor"), whose address is 1345 Forest Ridge Court, Birmingham, AL 35226; 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 December 10, 1998 (the "Mortgage") recorded in Shelby County State of Alabama as follows:

Mortgage recorded in Shelby County, Alabama, Book 1998-46723

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

Lot 28, according to the First Amended Greystone Farms North, Phase I, as recorded in Map Book 23 page 57 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 506 North Lake Cove, Birmingham, AL 35242. The Real Property tax identification number is 58-03-8-34-0-007-028.

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

Amend and increase mortgage from \$345,000.00 to \$368,000.00.

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.

**GRANTOR:**

Arthur Howard Homes, Inc.

By:  (SEAL)

Arthur W. Howard, President

**LENDER:**

Regions Bank

By: \_\_\_\_\_

Authorized Officer

This Modification of Mortgage prepared by:

Name: Denise Y. Hagan/Real Estate Dept.  
Address: 417 North 20th. Street  
City, State, ZIP: Birmingham, Alabama 35202

Inst # 1999-35258

08/23/1999-35258  
10:12 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 HHS 45.50

CORPORATE 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 Arthur W. Howard, President, of Arthur Howard Homes, Inc., a corporation, is signed to the foregoing Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, he or 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 20th day of August 19 99  
Elizabeth M. Payne  
Notary Public

My commission expires MY COMMISSION EXPIRES APRIL 7, 2002

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 # 1999-35258

08/23/1999-35258  
10:12 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 HWS 45.50