

WHEN RECORDED MAIL TO:

Regions Bank
1851 Montgomery Highway
Birmingham, AL 35226

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 1, 1999, BETWEEN Barry Charles Bernis and Bridget T Bernis, husband and wife, (referred to below as "Grantor"), whose address is 5209 Old Mill Cove, Indian Springs, AL 35124-0000; and Regions Bank (referred to below as "Lender"), whose address is 1851 Montgomery Highway, Birmingham, AL 35226.

MORTGAGE. Grantor and Lender have entered into a mortgage dated February 5, 1997 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded on February 13, 1997 in the Judge of Probate Office of Shelby County in Inst. # 1997-04710.

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

Lot 12, according to the Survey of Old Mill Tracts, Second Sector, as recorded in Map Book 8, page 156, in the Office of the Judge of Probate of Shelby County, Alabama.

The Real Property or its address is commonly known as 5209 Old Mill Cove, Indian Springs, AL 35124-0000. The Real Property tax identification number is 10-5-22-0-002-043.

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

Principal Increase 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 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.

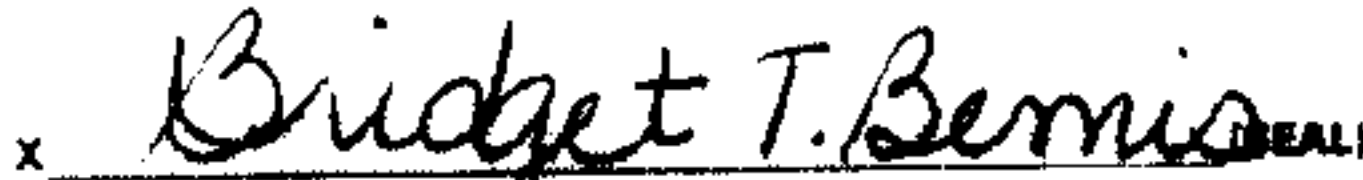
EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

CAUTION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

X  (SEAL)
Barry Charles Bernis

X  (SEAL)
Bridget T Bernis

LENDER:

Regions Bank

By 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Tamika Dixon
Address: 417 N 20th Street
City, State, ZIP: Birmingham, AL 35202

Inst # 1999-37687

09/08/1999-37687
10:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NWS 26.00

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 Barry Charles Bernis and Bridget T Bernis, 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 1st day of September, 19 99
Jamela L. Dixon
Notary Public

My commission expires _____

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 Lelaeta Dixon, whose name as Loan 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, he/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 1st day of September, 19 99
Jamela Dixon
Notary Public
My commission expires: _____

Inst # 1999-37687

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