

WHEN RECORDED MAIL TO:

Regions Bank
417 North 20th Street
Birmingham, AL 35203

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 24, 1999, BETWEEN Robert W. O'Neill and Carol M. O'Neill, husband and wife, (referred to below as "Grantor"), whose address is 4000 Saint Charles Drive, Birmingham, AL 35242-6434; and Regions Bank (referred to below as "Lender"), whose address is 417 North 20th Street, Birmingham, AL 35203.

MORTGAGE. Grantor and Lender have entered into a mortgage dated October 6, 1994 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded in Inst #1994/31159 in Judge of Probate Office of Shelby County, Alabama on October 13, 1994.

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

Lot 10, according to the survey of St. Charles at Greystone, as recorded in Map Book 16 page 5, in the Probate Office of Shelby County, Alabama.

The Real Property or its address is commonly known as 4000 Saint Charles Drive, Birmingham, AL 35242-6434. The Real Property tax identification number is 038330002001.

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

Increase principal amount from \$70,000.00 to \$100,000.00.

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.

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 Robert W. O'Neill (SEAL)
Robert W. O'Neill

x Carol M. O'Neill (SEAL)
Carol M. O'Neill

LENDER:

Regions Bank

By: [Signature]
Authorized Officer

This Modification of Mortgage prepared by:

Name: L. Dixon
Address: 417 North 20th Street
City, State, ZIP: B'ham, AL 35203

Inst # 1999-40763

09/30/1999-40763
10:53 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 56.00

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 Robert W. O'Neill and Carol M. O'Neill, 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 24th day of September, 1999

[Signature]
Notary Public

My commission expires MY COMMISSION EXPIRES FEBRUARY 9, 2001

MY COMMISSION EXPIRES FEBRUARY 9, 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 # 1999-40763

09/30/1999-40763
10:53 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJI 36.00