

WHEN RECORDED MAIL TO:

Regions Bank
225 West College Street
Columbiana, AL 36051

SLC 0290052078

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 18, 1999, BETWEEN BYRON H BROCK and BETTY H BROCK, man & wife, (referred to below as "Grantor"), whose address is 200 GRIFFIN RD, CHELSEA, AL 35043-9754; and Regions Bank (referred to below as "Lender"), whose address is 225 West College Street, Columbiana, AL 36051.

MORTGAGE. Grantor and Lender have entered into a mortgage dated February 5, 1999 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recording Date 3-11-99 Shelby County Judge of Probate, Inst. #1999-102234

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 200 GRIFFIN RD, CHELSEA, AL 35043-9754.

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

Principal increase from \$10,000.00 to \$25,000.00.

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)
BYRON H BROCK

X  (SEAL)
BETTY H BROCK

LENDER:

Regions Bank.

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Karen Murphy
Address: 2964 Pelham Parkway
City, State, ZIP: Pelham, Alabama 35124

Inst # 1999-44820

11/01/1999-44820
09:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
303 031 36.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Shelby

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that BYRON H BROCK and BETTY H BROCK 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 15 day of October, 1999
Gladys Winham
Notary Public

My commission expires February 12, 2001

LENDER ACKNOWLEDGMENT

STATE OF _____
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____

My commission expires _____
Notary Public

SCHEDULE A CONTINUED
LEGAL DESCRIPTION

TRACT NO. 1: Commence at the Southwest corner of the NW 1/4 of SW 1/4 Section 24, Township 20 South, Range 2 West, thence run East along the South line of said 1/4-1/4 Section a distance of 835.47 feet, to the point of beginning; thence turn a deflection angle of 89 degrees 36 minutes 39 seconds to the left and run a distance of 662.62 feet; thence turn a deflection angle of 90 degrees 00 minutes to the right and run a distance of 414.85 feet; thence turn a deflection angle of 90 degrees 00 minutes to the right and run a distance of 659.81 feet; thence turn a deflection angle of 89 degrees 36 minutes 39 seconds to the right and run a distance of 414.85 feet to the point of beginning. Situated in the NW 1/4 of the SW 1/4 of Section 24, Township 20 South, Range 2 West, Huntsville Meridian, Shelby County, Alabama.

TRACT NO. 2: Commence at the Southwest corner of the NW 1/4 of the SW 1/4, Section 24, Township 20 South, Range 2 West, thence run East along the South line of said 1/4-1/4 Section a distance of 1,250.32 feet, to the point of beginning; thence continue in the same direction a distance of 67.94 feet; thence turn a deflection angle of 90 degrees 59 minutes 19 seconds to the left and run a distance of 659.54 feet; thence turn a deflection angle of 88 degrees 37 minutes 20 seconds to the left and run a distance of 52.08 feet; thence turn a deflection angle of 90 degrees 00 minutes 00 seconds to the left and run a distance of 659.81 feet to the point of beginning. Situated in the NW 1/4 of the SW 1/4 of Section 24, Township 20 South, Range 2 West, Huntsville Meridian, Shelby County, Alabama.

According to the survey of Frank W. Wheeler, Ala. Reg. L.S. No. 3385, dated July 9, 1986.

Inst # 1999-44820

11/01/1999-44820
09:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 001 36.00