

WHEN RECORDED MAIL TO:

Regions Bank
2864 Pelham Parkway
Pelham, AL 35124

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 10, 1999, BETWEEN MICHAEL H SMITH and DEBORAH S SMITH, man & wife, (referred to below as "Grantor"), whose address is 3005 BROOKHILL DR, BIRMINGHAM, AL 35242-3701; and Regions Bank (referred to below as "Lender"), whose address is 2864 Pelham Parkway, Pelham, AL 35124.

MORTGAGE. Grantor and Lender have entered into a mortgage dated January 27, 1996 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recording date February 9, 1996, Inst. #1996-03677, amended and increased on March 24, 1997 in Inst. #1997-10330.

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

Lot 3, Meadow Brook, 16th Sector, Phase I

The Real Property or its address is commonly known as **3005 BROOKHILL DR, BIRMINGHAM, AL 35242-3701.**

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

Increasing principal amount of line of credit from \$60,000.00 to \$95,000.00..

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 endorser 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)
MICHAEL H SMITH

X  (SEAL)
DEBORAH S SMITH

LENDER:

Regions Bank

By: _____
Authorized Officer

This Modification of Mortgage prepared by:

Name: Karen Murphy
Address: 2864 Pelham Parkway
City, State, ZIP: Pelham, AL 35124

Inst # 1999-47513

11/22/1999-47513
09:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HNS 63.50

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Shelby) 99

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that MICHAEL H SMITH and DEBORAH S SMITH, 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 10th day of November, 1999
Joanne R. Lewis
Notary Public

My commission expires 10-20-2003

LENDER ACKNOWLEDGMENT

STATE OF _____)
COUNTY OF _____) 99

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 # 1999-47513

11/22/1999-47513
09:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE