

**WHEN RECORDED MAIL TO:**

Regions Bank  
200 Inverness Center Drive  
Birmingham, AL 35242

Inst # 1999-48569

12/01/1999-48569  
01:42 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE  
002 PMS 12.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 17, 1999, BETWEEN RONALD D KITTINGER, MD and JOYCE J KITTINGER, MA AND WIFE, (referred to below as "Grantor"), whose address is 3206 MOUNTAIN RIDGE CIR, BIRMINGHAM, AL 35242-3421, and Regions Bank (referred to below as "Lender"), whose address is 200 Inverness Center Drive, Birmingham, AL 35242

MORTGAGE. Grantor and Lender have entered into a mortgage dated December 20, 1993 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

RECORDED AS INST #1993-41808 AND AMENDED IN INST #1996-3936 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA.

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 MOUNTAIN RIDGE ESTATES, FIRST SECTOR, RECORDED IN MAP BOOK 7 PAGE 100 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. SITUATED IN SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 3206 MOUNTAIN RIDGE CIR, BIRMINGHAM, AL 35242 3421.

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

PRINCIPAL DECREASE FROM \$100,000. TO \$45000.

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 amended 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 undersers 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 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)  
RONALD D KITTINGER, MD

X  (SEAL)  
JOYCE J KITTINGER

LENDER:

Regions Bank

By:   
Authorized Officer

This Modification of Mortgage prepared by:

Name: LOUISE HOLLAND  
Address: P. O. BOX 216  
City, State, ZIP: PELHAM, ALABAMA 35124

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama  
COUNTY OF Shelby

1999

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that RONALD D KITTINGER MD. and JOYCE J KITTINGER, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day, that they are 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 17th

day of November 19 99

Joyce F Crawford  
Notary Public

My commission expires 07-26-03

LENDER ACKNOWLEDGMENT

STATE OF Alabama  
COUNTY OF Shelby

1999

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that J. Matthew Mayo

Given under my hand and official seal this 17th

day of November 19 99

Joyce F Crawford  
Notary Public

My commission expires 07-26-03

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