

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 DECEMBER 3, 1999, BETWEEN Ray F Williams, Jr. and Judith L Williams, husband and wife, (referred to below as "Grantor"), whose address is 2013 Shagbark Drive, Birmingham, AL 35244-0000; 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 June 25, 1999 (the "Mortgage") recorded in Jefferson County, State of Alabama as follows:

mortgage recorded on June 25, 1999 in the amount of \$30,000.00 and recorded in the Probate Office of Jefferson County, Alabama in instrument #1999-27867

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

Lot 829, according to the Survey of Fifteenth Addition to Riverchase Country Club, as recorded in Map Book 8, Page 168, in the Probate Office of Shelby County, Alabama.

The Real Property or its address is commonly known as 2013 Shagbark Drive, Birmingham, AL 35244-0000. The Real Property tax identification number is 117250001001.148.

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

increase principal amount from \$30,000.00 to \$50,000.00. The mortgage tax will be charged on the increase amount only.

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  (SEAL)
Ray F Williams, Jr.

X  (SEAL)
Judith L Williams

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Kelli R. Sartin
Address: 417 North 20th Street
City, State, ZIP: Birmingham, Alabama 35203

Inst # 1999-52061

12/28/1999-52061
01:54 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 41.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Jefferson

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Ray F Williams, Jr. and Judith L Williams, 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 3rd day of December, 19 97
Catherine L. Harris
Notary Public

My commission expires 5/29/00

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 _____

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 ofr Said County and State hereby certify that P. Thomas Allen, Jr. whose name as Vice President 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 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 3rd day of December, 1999.

Notary: Catherine L. Harris
My Commission Expires: 10-03-2001 5/29/00

Inst # 1999-52061

12/28/1999-52061
01:54 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJH 41.00