

WHEN RECORDED MAIL TO:

Regions Bank
3172 Cahaba Heights Plaza
Birmingham, AL 35243

Inst # 1999-52263

12/29/1999-52263
10:40 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
000 145 28.50

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 22, 1999, BETWEEN Terry G. Cantrell, husband and wife, (referred to below as "Grantor"), whose address is 71 County Road 101, Sterrett, AL 35147-0000; and Regions Bank (referred to below as "Lender"), whose address is 3172 Cahaba Heights Plaza, Birmingham, AL 35243.

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

Recorded on May 18, 1999 in Inst.# 1999-20842 in the Shelby County Judge of Probate Office.

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

See Exhibit "A"

The Real Property or its address is commonly known as 71 County Road 101, Sterrett, AL 35147-0000. The Real Property tax identification number is 58-08-9-29-0-001-018.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows

Principal Increase from \$20,000.00 to \$30,000.00 (an increase of \$10,000.00).

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.

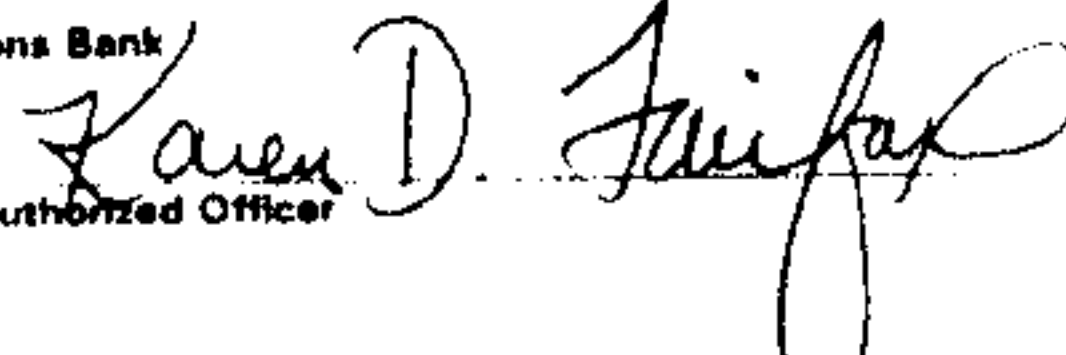
CAUTION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

X  (SEAL)
Terry G. Cantrell

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Tamika Dixon
Address: 417 N 20th Street
City, State, ZIP: Birmingham, AL 35202

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

COUNTY OF

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Terry G. Cantrell, whose name 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 Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this

22nd

day of

December

19

99

Janetka Dixon
Notary Public

My commission expires MY COMMISSION EXPIRES FEBRUARY 25 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

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 for Said County and State hereby certify that Karan Lewis, 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 22nd day of December, 1999.

Notary Janetka Dixon

My Commission Expires: MY COMMISSION EXPIRES FEBRUARY 25 2001

EXHIBIT "A"

Inst # 1999-52263

12/29/1999-52263

10:40 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

28.50

003 NMS

Part of the NE 1/4 Section, Township 19 South, Range 1 East, more particularly described as follows: Commence at the SW corner of the NE 1/4 of the NW 1/4 of Section 29 and run East along the South boundary line of said 1/4-1/4 Section 800 feet to the point of beginning of tract herein described; thence continue North on the same course 100 feet; thence turning to the right, run East and parallel with South boundary line of said 1/4-1/4 Section 135 feet, more or less, to the West line of said property formerly belonging to Oscar McInnerney; thence turn to right and run South along West line of McInnerney property 100 feet; thence turn to right and run West 135 feet to East line of a 30 foot road, to the point of beginning.