

WHEN RECORDED MAIL TO:

Regions Bank
1651 Montgomery Highway
Birmingham, AL 35226

Inst • 2000-01120

01/11/2000-01120
10:01 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
803 395 58.50

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 5, 2000, BETWEEN Tracy H. Carter and Carl D. Carter, wife and husband, (referred to below as "Grantor"), whose address is 8200 S Main Street, Wilsonville, AL 35186-0000; and Regions Bank (referred to below as "Lender"), whose address is 1651 Montgomery Highway, Birmingham, AL 35226.

MORTGAGE. Grantor and Lender have entered into a mortgage dated June 16, 1998 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded on June 24, 1998 in Inst. #1998-23428 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 Attached Exhibit "A"

The Real Property or its address is commonly known as 8200 S Main Street, Wilsonville, AL 35186-0000. The Real Property tax identification number is 20-1-12-0-001-012.

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

Principal increase from \$75,000.00 to \$108,000.00 (an increase from \$30,000.00).

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 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)
Tracy H. Carter

X  (SEAL)
Carl D. Carter

LENDER:

Regions Bank

By 
Authorized Officer

This Modification of Mortgage prepared by:

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

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Tracy H. Carter and Carl D. Carter, 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 5th day of January, 20 00.
Janeka Dixon
Notary Public

MY COMMISSION EXPIRES FEBRUARY 25 2000

My commission expires

LENDER ACKNOWLEDGMENT

STATE OF _____)
COUNTY OF _____) ss

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 _____, 20 _____.

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 LaQuita Dixon, whose name as Officer 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 5th day of January, 2000.

Notary Janeka Dixon

My Commission Expires: MY COMMISSION EXPIRES FEBRUARY 25 2000

Exhibit "A"

Inst # 2000-01120

Commence at the Southwest corner of Section 12, Township 21 South, Range 1 East; thence proceed in an Easterly direction along the South boundary of said Section for a distance of 1388.72 feet to the point of beginning of the parcel of land herein described; thence turn an angle of 133 degrees, 00 minutes to the left and run in a Northwesterly direction along a fence line for 1567.60 feet; thence turn an angle of 83 degrees, 05 minutes to the left and run 201.90 feet; thence turn an angle of 68 degrees, 35 minutes to the right and run 188.58 feet to a point on the West boundary line of aforementioned Section 12; thence turn an angle of 57 degrees, 17 minutes, 41 seconds to the right and run along the said West boundary of said Section 12 for 1031.56 feet to a point; thence turn an angle of 91 degrees, 15 minutes, 02 seconds to the right and run Easterly for 996.42 feet to a point; thence turn an angle of 0 degrees, 13 minutes, 51 seconds to the left and run 903.30 feet to a point, being on the Alabama Power Company 397 Mean Sea Level Elevation Contour; thence run southerly along said Alabama Power Company 397 Elevation Contour for an approximate distance of 1500 feet to an iron (the chord from the last point to this point is 1427.86 feet in length, said chord intersecting the Northern property line at an interior angle of 104 degrees, 38 minutes, 27 seconds); thence proceed in a Southwesterly direction (along a line which intersects aforementioned chord at an internal angle of 97 degrees, 24 minutes, 36 seconds) for a distance of 340.38 feet to a point; thence turn an angle of 90 degrees, 14 minutes, 39 seconds to the left and run 390.00 feet to a point; thence run along a curve to the right, having a radius of 422.03 feet and central angle of 17 degrees, 56 minutes, 12 seconds for an arc distance of 132.12 feet to a point; thence proceed along a tangent for 128.53 feet to a point, being on the South boundary line of said Section 12; thence turn an angle of 93 degrees, 32 minutes, 38 seconds to the right and run along said Section line for 707.68 feet to the point of beginning.

Less and except any part of subject property acquired by the County and State for Alabama Highway #145 and County Highway #61.

The above described parcel is lying in the SW ¼ of Section 12, Township 21 South, Range 1 East, Shelby County, Alabama.

Less and except all that part of the following described property lying North and West of Shelby County Highway #61, as conveyed to Aagje Franken by deed recorded in Instrument #1995-20718, in Probate Office.

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