

WHEN RECORDED MAIL TO:

Regions Bank
9249 Helena Road
Pelham, AL 35124

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 19, 2000, BETWEEN Jose A Gomez, an unmarried person, (referred to below as "Grantor"), whose address is 124 Norridge Place, Pelham, AL 35124-0000; and Regions Bank (referred to below as "Lender"), whose address is 9249 Helena Road, Pelham, AL 35124.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 1, 1999 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded on April 7, 1999 in the Shelby County Judge of Probate Office in Inst. #1999-14596.

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

Lot 24, according to the Amended Map of the Resurvey of the Final Plat of Stratford Place, Phase III, as recorded in Map Book 14, Page 38, in the Probate office of Shelby County, Alabama.

The Real Property or its address is commonly known as 124 Norridge Place, Pelham, AL 35124-0000. The Real Property tax identification number is 11-7-36-3-000-028.

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

Principal increase from \$20,000 to \$25,000 (an increase of \$5,000).

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.

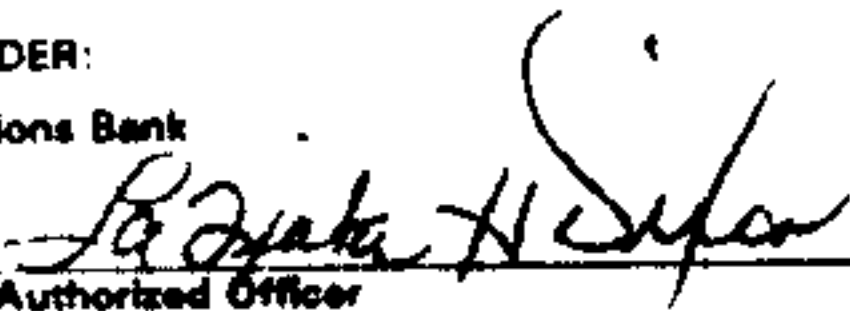
CAUTION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

X  (SEAL)
Jose A Gomez

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

Inst # 2000-02531

01/25/2000-02531
09:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 10.50

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 Jose A Gomez, 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 19th day of January, 20 00
Jamela Dixon
Notary Public

My commission expires

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 _____, 20 _____

Notary Public

My commission expires

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 Loan 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 19th day of January, 2000.

Notary Jamela Dixon

My Commission Expires: _____

Inst # 2000-02531

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SHELBY COUNTY JUDGE OF PROBATE
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