

RECORDATION REQUESTED BY:

Regions Bank
225 West College Street
Columbiana, AL 35051

WHEN RECORDED MAIL TO:

Regions Bank
225 West College Street
Columbiana, AL 35051

SEND TAX NOTICES TO:

Regions Bank
225 West College Street
Columbiana, AL 35051

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

ELC 0299004672



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 12, 2000, BETWEEN WILLIE M THOMAS, JR and KAREN H THOMAS, man & wife, (referred to below as "Grantor"), whose address is 322-E HWY 26, COLUMBIANA, AL 35051-0000; and Regions Bank (referred to below as "Lender"), whose address is 225 West College Street, Columbiana, AL 35051.

MORTGAGE. Grantor and Lender have entered into a mortgage dated January 5, 1993 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

1/11/93 Shelby County Judge of Probate, Inst. #1993-00915

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

See Attached Schedule "A"

The Real Property or its address is commonly known as 322-E HWY 26, COLUMBIANA, AL 35051-0000.

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

Principal increase from \$20,000.00 to \$50,000.00..

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.

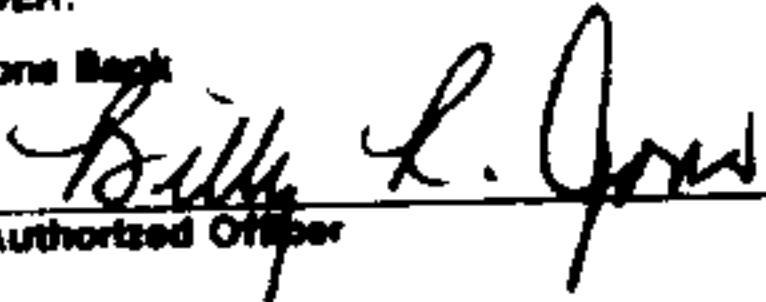
GRANTOR:

X  (SEAL)
WILLIE M THOMAS, JR

X  (SEAL)
KAREN H THOMAS

LENDER:

Regions Bank

By: 

Authorized Officer

This Modification of Mortgage prepared by:

Name: Karen Murphy
Address: 2964 Pelham Parkway
City, State, ZIP: Pelham, AL 35124

Inst # 2000-03073

01/31/2000-03073
01:06 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 HRS 58.50

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Shelby) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that WILLIE M THOMAS, JR. and KAREN H THOMAS, 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 12 day of January, 2000

[Signature]
Notary Public

My commission expires
August 12, 2001

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 _____

Schedule "A"

Commence at the Northwest corner of the NW 1/4 of the SE 1/4, Section 24, Township 21 South, Range 1 West; thence run South along the West line of said 1/4-1/4 section a distance of 390.14 feet to the point of beginning; thence turn an angle of 135 degrees 44 minutes 30 seconds to the left and run a distance of 379.54 feet; thence turn an angle of 75 degrees 35 minutes 56 seconds to the right and run a distance of 420.30 feet to the West right of way line of Alabama State Highway No. 25; thence turn an angle of 76 degrees 10 minutes 29 seconds to the right and run along said Hwy. R/W a distance of 290.85 feet; thence turn an angle of 71 degrees 26 minutes 05 seconds to the right and run a distance of 166.73 feet; thence turn an angle of 53 degrees 19 minutes to the right and run a distance of 148.36 feet; thence turn an angle of 30 degrees 02 minutes to the left and run a distance of 308.73 feet to the point of beginning. Situated in the NW 1/4 of the SE 1/4, Section 24, Township 21 South, Range 1 West, Shelby County, Alabama.

Inst # 2000-03073

01/31/2000-03073
01:06 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 HHS 58.50