

**WHEN RECORDED MAIL TO:**

Regions Bank  
200 Inverness Center Drive  
Birmingham, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 31, 2000, BETWEEN ROYCE E MATTHEWS, JR and MAGGIE H MATTHEWS, man & wife, (referred to below as "Grantor"), whose address is 3341 SUNNY MEADOWS CT, BIRMINGHAM, AL 35242-3429; and Regions Bank (referred to below as "Lender"), whose address is 200 Inverness Center Drive, Birmingham, AL 35242.

**MORTGAGE.** Grantor and Lender have entered into a mortgage dated January 22, 1996 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recording Date 01/31/96, Instrument #1996-03226, Shelby County Judge of Probate, amended May 29, 1998, recorded in Instrument #1998-20932, 06/05/1998 to increase to \$35,000.00.

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

Lot 71, according to the survey of Sunny Meadows, 2nd Sector, as recorded in Map Book 9, page 1, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

The Real Property or its address is commonly known as **3341 SUNNY MEADOWS CT, BIRMINGHAM, AL 35242-3429.**

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

Principal decrease from \$35,000.00 to \$10,000.00 and rate decrease to .50%.

**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)  
ROYCE E MATTHEWS, JR.

X  (SEAL)  
MAGGIE H MATTHEWS

**LENDER:**

Regions Bank

By:  #647  
Authorized Officer

This Modification of Mortgage prepared by:

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

Inst # 2000-03680

02/04/2000-03680  
01:06 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE

002 HNS 12.00

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 ROYCE E MATTHEWS, JR. and MAGGIE H MATTHEWS, 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 31<sup>st</sup> day of January, 2009  
Jayne F Crawford  
Notary Public

My commission expires 07-26-03

LENDER 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 Barbara W. Moore  
Given under my hand and official seal this 31<sup>st</sup> day of January, 2009

Jayne F Crawford  
Notary Public  
My commission expires 07-26-03

Inst # 2000-03680

02/04/2000-03680  
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