

WHEN RECORDED MAIL TO:

Regions Bank  
2984 Pelham Parkway  
Pelham, AL 35124

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

#0299007144



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 13, 2000, BETWEEN SALVATORE ROSSI and ANTONETTE ROSSI, man & wife, (referred to below as "Grantor"), whose address is 407 NORWICK CIR, ALABASTER, AL 35007-8417; and Regions Bank (referred to below as "Lender"), whose address is 2984 Pelham Parkway, Pelham, AL 35124.

MORTGAGE. Grantor and Lender have entered into a mortgage dated September 27, 1994 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recording date 10/05/1994-30314 Shelby County Judge of Probate, amended 09/02/1998 in Instr. No. 09/11/1998-35720 Shelby County Judge of Probate.

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

Lot 20, Block 4, according to the survey of Norwick Forest, Second Sector, as recorded in Map Book 13, Page 23 A & B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama

The Real Property or its address is commonly known as 407 NORWICK CIR, ALABASTER, AL 35007-8417.

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

Principal increase from \$75,000.00 to \$100,000.00.

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   
SALVATORE ROSSI

(SEAL)

X   
ANTONETTE ROSSI

(SEAL)

LENDER:

Regions Bank

By: \_\_\_\_\_  
Authorized Officer

This Modification of Mortgage prepared by:

Name: Karen Murphy  
Address: 2984 Pelham Parkway  
City, State, ZIP: Pelham, AL 35124

Inst # 2000-09773

03/28/2000-09773  
08:30 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CJ1 48.50

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama )

) ss

COUNTY OF Shelby )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that SALVATORE ROSSI and ANTOINETTE ROSSI, 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 13<sup>th</sup> day of March, 2000

Karen Alfano  
Notary Public

My commission expires \_\_\_\_\_

My Commission Expires 12-15-2001

LENDER ACKNOWLEDGMENT

STATE OF \_\_\_\_\_ )

) ss

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 \_\_\_\_\_

Inst # 2000-09773

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