

WHEN RECORDED MAIL TO:

Regions Bank
417 North 20th Street
Birmingham, AL 35203

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 23, 2000, BETWEEN Alex D. Baker and Suzy Maccoabe Baker, husband and wife (referred to below as "Grantor"), whose address is 1701 Lee Branch Lane, Birmingham, AL 35242; and Regions Bank (referred to below as "Lender"), whose address is 417 North 20th Street, Birmingham, AL 35203.

MORTGAGE. Grantor and Lender have entered into a mortgage dated June 16, 1999 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

a mortgage to Regions Bank dated June 8, 1999 and recorded in Instrument #1999-25684 in Shelby County, Alabama on June 18, 1999.

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

Lot 8, according to the Survey of Greystone, 4th Sector, Phase II, as recorded in Map Book 22, page 27, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

The Real Property or its address is commonly known as Lot 8 Greystone, Highcourt Circle, Birmingham, AL 35242. The Real Property tax identification number is 03 8 23 0008 005.

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

Increasing the principal amount from \$950,000.00 to \$1,500,000.00..

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

Alex D. Baker

(SEAL)

x

Suzy Maccoabe Baker

(SEAL)

LENDER:

Regions Bank

By:

Authorized Officer

This Modification of Mortgage prepared by:

Name: L. Dixon
Address: 417 North 20th Street
City, State, ZIP: Birmingham, AL 35203

Inst # 2000-09972

03/29/2000-09972
09:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 006.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Shelby

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Alex D. Baker and Suzy Maccabe Baker, 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 23rd day of March, 2000

Christine K. Byrd
Notary Public

My commission expires 7-2-03

LENDER ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Shelby

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Charles R. Herndon
Given under my hand and official seal this 23rd day of March, 2000

Christine K. Byrd
Notary Public

My commission expires 7-2-03

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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 Charles R. Herndon, 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, she 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 23rd day of March, 2000.

Notary Lafayette H. White

My Commission Expires: MY COMMISSION EXPIRES

Inst # 2000-09972

03/29/2000-09972
09:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJI 036.00