

WHEN RECORDED MAIL TO:

Regions Bank
1661 Montgomery Highway
Birmingham, AL 35226

Inst # 2000-17993

06/01/2000-17993
12:13 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

DOE SHI SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MAY 23, 2000, BETWEEN BARBARA LEWIS, an unmarried person, (referred to below as "Grantor"), whose address is 5504 Surrey Lane, Birmingham, AL 35242-0000; and Regions Bank (referred to below as "Lender"), whose address is 1661 Montgomery Highway, Birmingham, AL 35226.

MORTGAGE. Grantor and Lender have entered into a mortgage dated June 7, 1995 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded on June 13, 1995 in the Shelby County Judge of Probate Office in Inst# 1995-15366.

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

Lot 20, according to the Map and Survey of Wagon Trace, as recorded in Map Book 6, Page 140, in the Probate Office of Shelby County, Alabama.

The Real Property or its address is commonly known as 5504 Surrey Lane, Birmingham, AL 35242-0000. The Real Property tax identification number is 10-6-13-0-002-015.

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

Principal increase from \$10,000 to \$15,000 (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 remain 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 Barbara Lewis (SEAL)
BARBARA LEWIS

LENDER:

Regions Bank

By: [Signature]
Authorized Officer

This Modification of Mortgage prepared by:

Name: Taneka Dixon
Address: 417 N 20th Street
City, State, ZIP: Birmingham, AL 35202

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 BARBARA LEWIS 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 23rd day of May, 2000
Janelle Dixon
Notary Public

My commission expires 1st

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 _____

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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 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 23rd day of May, 2000.

Notary Janelle Dixon

My Commission Expires: _____

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