

COUN	TY/PARISH OF Shelby 0005602123	
	MODIFICATION AGREEMENT	
2774 · -	MODIFICATION AGREEMENT is made and entered into this day ofIune	
2000	by and between Robert R Garnet Suzanne M Garner	
(her eina f	ter referred to as "Borrower"), and _REGIONS BANK 284 284	
	WITNESSETH:	
WH original	EREAS, Borrower executed a note (the "Note") in favor of the Lender dated	
	EREAS. Borrower executed a mortgage, deed of trust or security deed (the "Security Instrument") dated in favor of the Lender securing the indebtedness evidenced by the above referenced together the security deed (the "Security Instrument") dated in favor of the Lender securing the indebtedness evidenced by the above reference and being more	
Note wi	th a parcel of land described on Exhibit "A" attached hereto and incorporated herein by reference and being more arry described in said Security Instrument; and	
WH	IEREAS, the above referenced Security Instrument was recorded in Book Page County Parish County Parish Of the Bhalby County Parish	
A1	abama records on; and	
terms; NO sufficien	IEREAS, the parties now desire to amend and modify the Note and the Security Instrument to provide for changes in the W. THEREFORE, in consideration of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt and accept of which is herein acknowledged, the parties do herein agree to the modification of the Note and the Security ent as herein set forth: 1.	
The	e Note is herein amended and modified as follows: (appropriate boxes are marked)	
¥	The parties herein agree that, effective as of June 1, 2000 the new loan amount shall be \$ 480000.00	
	Effective as of, the interest rate to be charged on the unpaid principal balance shall be	
(X)	The monthly payments of principal and interest will now begin ontuly 1, 2000 and will continue thereafte to be paid on the same day of each succeeding month until paid in full.	
¥	The new monthly payments of principal and interest will be in the amount of \$3,220,56	
	The new maturity date shall be	
	Other:	
	2.	
T	ne Security Instrument is herein amended and modified as follows: (appropriate boxes are marked)	
¥	Effective as of Tune 1, 2000. the new loan amount shall be \$_480000.00	
{]	The new maturity date shall be	

_____%.

All other terms and provisions of the Note and the Security Instrument not herein specifically amended and modified shall remain in full force and effect as originally set forth in the respective documents. Nothing contained herein shall be understood or construed to be a satisfaction or release in whole or in part of the Note or Security Instrument.

4.

Borrower herein represents and warrants that it is not in default under the terms of the Note or the Security Instrument, and further that it knows of no event that has occurred which, but for the passage of time, would constitute an event of default under the terms of the Note or the Security Instrument.

5.

	(Check Appropriate Box)	
There are no intangible taxe tate does not collect an intangible tax on the	es due upon the recording of this Modification Agreement because the above reference recording of Security Instruments	rd
aid at the time of the recording of the Securit	es due upon the recording of this Modification Agreement because the intangible tax we ty Instrument and the amount of the underlying indebtedness has not increased	
There is an intangible tax nureased from \$441,200.00 to \$	due of \$ because the amount of the underlying indebtedness h	25
IN WITNESS WHEREOF, the unyone written.	dersigned parties have hereunto set their hands and affixed their seals as of the day a	പ
: As: To Barrower(s):	BORROWER(S):	
Signed, scaled and delivered in the presence of:	Robert E Gerner	i
Witness	Susanne M Garner Sta	L
	(SEA	u.
		A1)
As to Lender:	LENDER BANK	
Signed, scaled and delivered in the presence of:	By Harle Hall	
	Title:	
Witness		
Witness	(CORPORATE SEAL)	
	This instrument prepared by: Clayton T. Sweeney, Attorney 2700 Highway 280 East, Suite Birmingham, AL 35223	at La 290E

ACKNOWLEDGMENT AS TO BORROWER(S)

TATE OF Alabama	
OUNTY/PARISH OF Jefferson	
This is to certify that before me, a notary public, personally appeared	ner
ach of whom is known to me personally (or proved to me their identity acknowledged before me on this day that he/she did execute the foregoing instance purposes therein contained.	on the basis of satisfactory evidence) and who rument voluntarily and of his/her own free will for
Witness my hand and official seal, this <u>lst</u> day of <u>June</u>	2000
	Notary Public
	My Commission Expires: 6/5/03
· ·	
ACKNOWLEDGMENT AS	TO LENDER
STATE OF ALADAGO COUNTY/PARISH OF ACCORS	
This is to certify that before me, a notary public, personally appeared me personally (or proved to me on the basis of satisfactory evidence that, as such officer and with full authority, he/she did execute, seal and deliver corporation and as the free act and deed of the corporation.	 and who acknowledged to the that iterate of
Witness my hand and official seal, this 5th day of 1100	<u>aa</u>
	ECCEPTION OF THE 1, 7002
	MANAGEMENT STREET, 2002
	My Commission Expires.

Form 433 Revised 8/10/98 Lot 58, according to the Survey of Weatherly King's Crest, Sector 3, Phase 2, as recorded in Map Book 16, Page 141, in the Office of the Judge of Probate of Shelby County, Alabama.

Inst • 2000-19097

O6/O8/2000-19097
O9:15 AM CERTIFIED
SELTY COUNTY JUNCE OF PROBATE
804 MG 74.20