

WHEN RECORDED MAIL TO:

Regions Bank
225 West College Street
Columbiana, AL 35051

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

029005-2268



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MAY 30, 2000, BETWEEN JENNY BRITT, an unmarried woman, (referred to below as "Grantor"), whose address is 1975 COUNTY ROAD 39, CHELSEA, AL 35043-9641; and Regions Bank (referred to below as "Lender"), whose address is 225 West College Street, Columbiana, AL 35051.

MORTGAGE. Grantor and Lender have entered into a mortgage dated October 6, 1999 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recording date 10/22/99 in instrument #1999-43668.

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

see attached exhibit "A"

The Real Property or its address is commonly known as 1975 COUNTY ROAD 39, CHELSEA, AL 35043-9641. The Real Property tax identification number is 58-15-3-08-0-000-016.

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

Principal increase from \$10,000.00 to \$15,000.00..

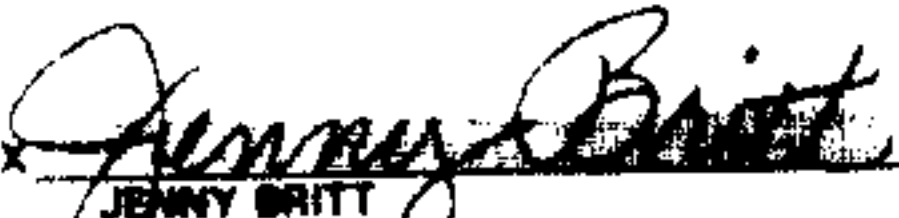
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make 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:


JENNY BRITT (SEAL)

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

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

Inst # 2000-19344

06/09/2000-19344
10:53 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 HNS 21.00

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 JENNY BRITT 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 30 day of May, 2000
Shadp 2000
Notary Public

My commission expires August 12, 2001

LENDER ACKNOWLEDGMENT

STATE OF _____)
COUNTY OF _____) ss

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 _____

EXHIBIT "A"

A parcel of land located in the SW 1/4 of the NE 1/4 and the NW 1/4 of the SE 1/4 of Section 8, Township 20 South, Range 1 West, Shelby County, Alabama, more particularly described as follows: Begin at the Northeast corner of the NW 1/4 of the SE 1/4 of said Section 8; thence in a Southerly direction along the East line of said 1/4-1/4 section a distance of 1316.77 feet to the Southeast corner of said 1/4-1/4 section; thence 150 degrees 30 minutes 34 seconds right in a Northwesterly direction a distance of 1934.59 feet to the center line of Shelby County Hwy. 39; thence 98 degrees 52 minutes 40 seconds right in a Northeasterly direction along said center line a distance of 280.53 feet; thence 1 degree 27 minutes 45 seconds left in a Northeasterly direction along said center line a distance of 91.11 feet; thence 83 degrees 19 minutes 14 seconds right in a Southeasterly direction a distance of 315.71 feet; thence 70 degrees 04 minutes 45 seconds left in a Northeasterly direction a distance of 281.10 feet; thence 14 degrees 47 minutes 28 seconds left in a Northeasterly direction a distance of 166.59 feet; thence 109 degrees 40 minutes 41 seconds right in a Southeasterly direction along a fence a distance of 334.13 feet to the point of beginning.

Inst # 2000-19344

06/09/2000-19344
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SHELBY COUNTY JUDGE OF PROBATE
003 1995 21.00