

WHEN RECORDED MAIL TO:

Regions Bank
841 20th Street South
Birmingham, AL 35208

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JUNE 22, 2000, BETWEEN R Frank Shunnarah and Rene Z Shunnarah, husband and wife, (referred to below as "Grantor"), whose address is 808 Hillshire Drive, Hoover, AL 35244-3358; and Regions Bank (referred to below as "Lender"), whose address is 841 20th Street South, Birmingham, AL 35208.

MORTGAGE. Grantor and Lender have entered into a mortgage dated March 28, 1996 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Mortgage recorded in Inst #1996-0901 in the Probate Office of Shelby Co., Alabama

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

Lot 34, according to the Survey of The Highlands, 2nd Sector, as recorded in Map Book 18, Page 48, in the Probate Office of Shelby County, Alabama

The Real Property or its address is commonly known as 808 Hillshire Drive, Hoover, AL 35244-3358. The Real Property tax identification number is 104170001011.093.

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

Increase principal amount of loan by \$20,000.00 from \$45,000.00 to \$65,000.00.

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 endorser 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.

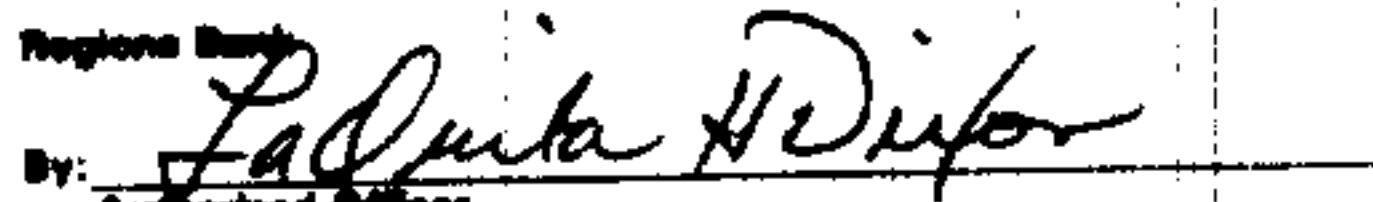
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

X 
R Frank Shunnarah

X 
Rene Z Shunnarah

LENDER:

Regions Bank
By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Kelli R Bertain
Address: 417 North 20th Street
City, State, ZIP: Birmingham, Alabama 35203

Inst # 2000-21719

06/29/2000-21719
09:48 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 41.00

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 R Frank Shunnerah and Rana Z Shunnerah, 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 22nd day of June, 2000
Kelli R. Sartain
Notary Public

My commission expires 10-05-2001

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 _____

Inst # 2000-21719

06/29/2000-21719
09:48 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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