

WHEN RECORDED MAIL TO:

Regions Bank
1908 29th Avenue South
Birmingham, AL 35209

Inst # 2000-39657

11/15/2000-39657
10:29 AM CERTIFIED
SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 46.70



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 7, 2000, BETWEEN ALEX RONALD KOONCE and NORMA E. GRIFFIN, husband and wife, (referred to below as "Grantor"), whose address is 1429 ADAMS ST, PELHAM, AL 35124-1625; and Regions Bank (referred to below as "Lender"), whose address is 1908 29th Avenue South, Birmingham, AL 35209.

MORTGAGE. Grantor and Lender have entered into a mortgage dated February 3, 1987 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded on February 11, 1987 in the Shelby County Judge of Probate Office in Inst # 114/430 and amended on August 2, 1990 and recorded Septemeber 10, 1990 in Inst # 309/125.

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

Lot 1, in Block 4, according to the Survey of Amended Map of Brookfield, Third Sector, as recorded in Map Book 6, Page 41, in the Probate Office of SHELBY County, ALABAMA.

The Real Property or its address is commonly known as 1429 ADAMS ST, PELHAM, AL 35124-1625. The Real Property tax identification number is 13-1-11-4-004-001.

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

Princip[al] Increase From \$15,000.00 to \$ 25,215.00 to \$ 47,000.00 (an increase of \$ 21,785.00)..

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.

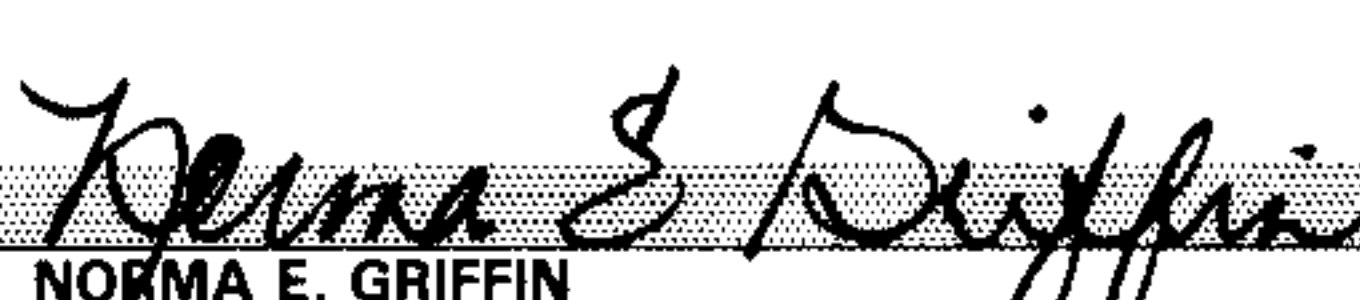
EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

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.

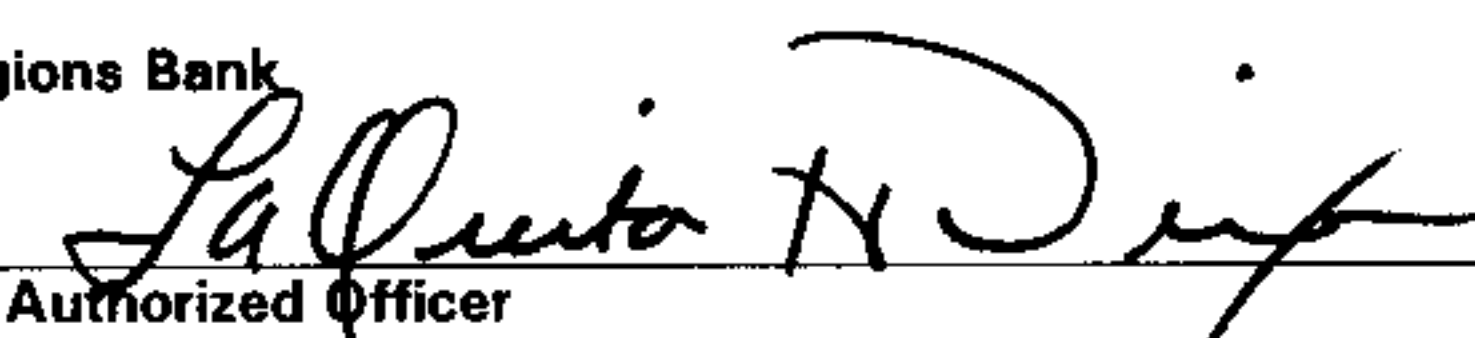
GRANTOR:

X  (SEAL)
ALEX RONALD KOONCE

X  (SEAL)
NORMA E. GRIFFIN

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Tameka Dixon
Address: 417 20th Street North
City, State, ZIP: Birmingham, AL 35202

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) SS

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **ALEX RONALD KOONCE and NORMA E. GRIFFIN**, 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 7th day of November, 2000.
Jameta L. Dixon
Notary Public

My commission expires MY COMMISSION EXPIRES FEBRUARY 25, 2003

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 _____

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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 _____, whose name as _____ 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 7th day of November, 2000.

Notary Jameta L. Dixon

My Commission Expires: MY COMMISSION EXPIRES FEBRUARY 25, 2003

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