

WHEN RECORDED MAIL TO:

Regions Bank
2964 Pelham Parkway
Pelham, AL 35124

Inst # 2000-41904

12/06/2000-41904
08:52 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
003 CJ1 24.50

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 24, 2000, BETWEEN Vicki J. Wilson, a single woman, (referred to below as "Grantor"), whose address is 100 Bountiful Lane, Alabaster, AL 35007-3053; and Regions Bank (referred to below as "Lender"), whose address is 2964 Pelham Parkway, Pelham, AL 35124.

MORTGAGE. Grantor and Lender have entered into a mortgage dated December 10, 1999 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded January 4, 2000 in Instrument #2000-00017 in the Office of the Judge of Probate of Shelby County, Alabama

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" for legal description

The Real Property or its address is commonly known as **100 Bountiful Lane, Alabaster, AL 35007-3053.**

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

Increase principal 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:

x  (SEAL)
Vicki J. Wilson

LENDER:

Regions Bank

By: _____
Authorized Officer

This Modification of Mortgage prepared by:

Name: Beth Jones
Address: 417 North 20th Street
City, State, ZIP: Birmingham, Alabama 35203

INDIVIDUAL ACKNOWLEDGMENT

STATE OF AL)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **Vicki J. Wilson**, 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 24 day of November, 20 00.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Feb 23, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Angie E Barry
Notary Public

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF _____)
) SS
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 _____

EXHIBIT A

Borrower: Vicki J. Wilson (SSN: [REDACTED])
100 Bountiful Lane
Alabaster, AL 35007-3053

Lender: Regions Bank
Pelham Branch
2964 Pelham Parkway
Pelham, AL 35124

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This Exhibit A is attached to and by this reference is made a part of each Deed of Trust or Mortgage, dated November 24, 2000, and executed in connection with a loan or other financial accommodations between Regions Bank and Vicki Wilson.

THIS EXHIBIT A IS EXECUTED ON NOVEMBER 24, 2000.

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

BORROWER:

X Vicki J. Wilson (SEAL)
Vicki J. Wilson

LENDER:

Regions Bank

By: _____
Authorized Officer

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SCHEDULE A, CONTINUED LEGAL DESCRIPTION

A parcel of land situated in the Northeast Quarter of Section 36, Township 20 South, Range 3 West, being more particularly described as follows: Begin at the Southwest corner of the Northeast Quarter of the Northeast Quarter of Section 36, Township 20 South, Range 3 West and run North along the West line of said Quarter-Quarter Section 447.26 feet; thence an angle left of 90 degrees 00 minutes and run West 101.26 feet to the Easterly right of way of Shelby County Road #11, being 40 feet from the center line; thence an angle right of 110 degrees 58 minutes 30 seconds and run Northeasterly 185.43 feet along said right of way; thence an angle right of 98 degrees 05 minutes 25 seconds and run Southeasterly 223.80 feet; thence an angle right of 4 degrees 38 minutes 29 seconds and run Southeasterly 350.31 feet to the Westerly right of way of Interstate #65; thence an angle right of 57 degrees 07 minutes 05 seconds to the tangent of a curve to the right having a radius of 11,334.30 feet and a central angle of 1 degree 38 minutes 23 seconds; thence run Southerly 324.38 feet along the arc of said curve, being along said right of way; thence an angle right of 88 degrees 26 minutes 07 seconds from the tangent of last described curve and run West 442.90 feet along the South line of said Quarter-Quarter Section to the point of beginning.