

**WHEN RECORDED MAIL TO:**

Regions Bank  
1001 North Decatur Highway  
P O Box 755  
Gardendale, AL 35071

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 29, 2000, BETWEEN GAIL B KNIGHT, a single woman, (referred to below as "Grantor"), whose address is 2032 KING STABLES RD, BIRMINGHAM, AL 35242-6413; and Regions Bank (referred to below as "Lender"), whose address is 1001 North Decatur Highway, P O Box 755, Gardendale, AL 35071.

**MORTGAGE.** Grantor and Lender have entered into a mortgage dated June 21, 2000 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded on June 29 1997 in the Shelby County Judge of Probate Office in Inst # 2000-21684.

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

Lot 133, according to the Survey of Greystone 1st Sector, Phase II, as recorded in Map Book 15, Pages 58,59,60 and 61, in the Probate Office of Shelby County, ALABAMA

The Real Property or its address is commonly known as **2032 KING STABLES RD, BIRMINGHAM, AL 35242-6413**. The Real Property tax identification number is 03-9-32-0-002-006.083.

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

Principal Increase From \$60,000.00 to \$80,000.00 (an increase of \$20,000.00).

**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.**

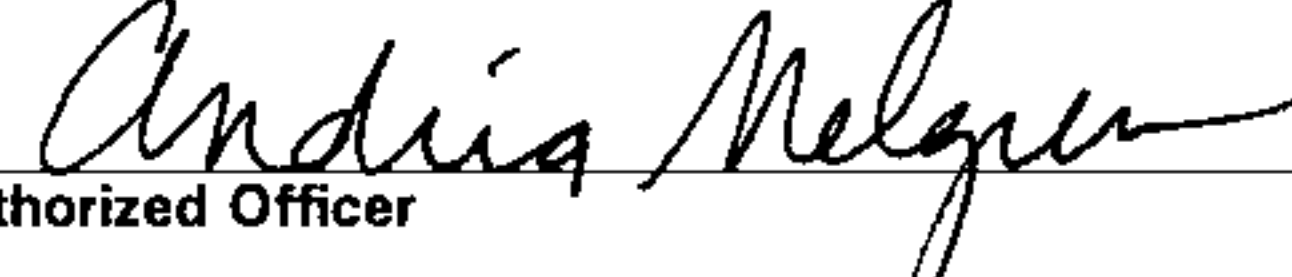
**CAUTION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.**

**GRANTOR:**

X  (SEAL)  
GAIL B KNIGHT

**LENDER:**

Regions Bank

By:   
Authorized Officer

**This Modification of Mortgage prepared by:**

Name: Valencia Brown(Closed By: Andria Melgren  
Address: 417 N 20th Street  
City, State, ZIP: Birmingham, AL 35202

Inst # 2001-00398

01/04/2001-00398  
12:59 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE  
002 MMB 44.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama )  
 ) ss  
COUNTY OF Jefferson )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **GAIL B KNIGHT**, 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 29<sup>th</sup> day of December, 2000.  
Valencia J. Bran  
Notary Public

MY COMMISSION EXPIRES OCTOBER 31, 2004  
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 \_\_\_\_\_

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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 Andria Melgren whose name as Loan Officer 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 29<sup>th</sup> day of December, 2000.

Notary Shelly A. Hudson

My Commission Expires: 3-23-03

Inst # 2001-00398

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