

WHEN RECORDED MAIL TO:

Regions Bank
3172 Cahaba Heights Plaza
Birmingham, AL 35243

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 16, 2001, BETWEEN JORIS C MEGAHEE and JERRY MEGAHEE, husband and wife, (referred to below as "Grantor"), whose address is 6034 MILL CREEK DR, BIRMINGHAM, AL 35242-7320; and Regions Bank (referred to below as "Lender"), whose address is 3172 Cahaba Heights Plaza, Birmingham, AL 35243.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 15, 1998 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded on July 21, 1998 in the Shelby County Judge Of Probate in Inst # 1998-27591

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

Lot 93, according to the Survey of the Final Record Plat of Greystone Farms, Mill Creek Sector, Phase I, as recorded in Map Book 22 page 25 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

The Real Property or its address is commonly known as 6034 MILL CREEK DR, BIRMINGHAM, AL 35242-7320. The Real Property tax identification number is 58-03-8-34-0-001-002.

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

Principal Decrease From \$80,000.00 to \$25,000.00 (a decrease of \$55,000.00)..

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)
JORIS C MEGAHEE

X  (SEAL)
JERRY MEGAHEE

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Valencia S. Brown
Address: 417 N 20th Street
City, State, ZIP: Birmingham, AL 35202

Inst # 2001-07146

03/01/2001-07146
12:25 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMB 15.00

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 **JORIS C MEGAHEE and JERRY MEGAHEE**, 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 16th day of February, 20 01.

MY COMMISSION EXPIRES OCTOBER 31, 2004

Notary Public

My commission expires _____

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 LAQUITA DIXON, whose name as Loan Operation 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 16th day of February, 2001.

Notary Valencia A. B...

My Commission Expires: MY COMMISSION EXPIRES OCTOBER 31, 2004

Inst # 2001-07146

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