

WHEN RECORDED MAIL TO:

Regions Bank
5201 Highway 280 South
Birmingham, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 1, 2001, BETWEEN Richard Steven Harless and Hattie Harless, husband and wife, (referred to below as "Grantor"), whose address is 2474 Smokey Rd, Alabaster, AL 35007-; and Regions Bank (referred to below as "Lender"), whose address is 5201 Highway 280 South, Birmingham, AL 35242.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 3, 1992 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Original Mortgage was 04-03-92, \$30,000.00, Instr.# 1992/4338 re-recorded 4-27-92 Instr.# 1992-6152, same amount. 2nd renewal was 05-28-97, increased to \$50,000.00, Instr.# 1997/19323

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 **2474 Smokey Rd, Alabaster, AL 35007-.**

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

Increase Credit Limit to \$100,000.00 from \$50,000.00.

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 endorers 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)
Richard Steven Harless

X  (SEAL)
Hattie Harless

LENDER:

Regions Bank

By: _____
Authorized Officer

This Modification of Mortgage prepared by:

Name: Vicky Newland
Address: 417 North 20th Street
City, State, ZIP: Birmingham, AL 35203

Inst # 2001-07251

03/02/2001-07251
09:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MMB 92.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) ss
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **Richard Steven Harless and Hattie Harless**, 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 1st day of February, 2001.

Karen Alfano
Notary Public

My commission expires My Commission Expires 12-15-2001

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: Richard Steven Harless
(SSN: [REDACTED])
Hattie Harless (SSN: [REDACTED])
2474 Smokey Rd
Alabaster, AL 35007-

Lender: Regions Bank
Brook Highland Money Market Branch
5201 Highway 280 South
Birmingham, AL 35242

This Exhibit A is attached to and by this reference is made a part of each Deed of Trust or Mortgage, dated February 1, 2001, and executed in connection with a loan or other financial accommodations between Regions Bank and Richard Steven Harless and Hattie Harless.

THIS EXHIBIT A IS EXECUTED ON FEBRUARY 1, 2001.

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

BORROWER:

X  (SEAL)
Richard Steven Harless

X  (SEAL)
Hattie Harless

LENDER:

Regions Bank

By: _____
Authorized Officer

Inst # 2001-07251

03/02/2001-07251

09:38 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

003 HMB 92.00

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Commence at the NE corner of Section 25, Township 21 South, Range 3 West, and run South along the East line of said Section a distance of 1328.00 feet; thence turn an angle of 94 deg. 20 min. to the right and run a distance of 1316.20 feet; thence turn an angle of 94 deg. 20 min. to the left and run a distance of 109.76 feet; thence turn an angle of 93 deg. 48 min. to the right and run a distance of 1331.60 feet, more or less, to the West right of way line of Smokey Road; thence turn an angle of 85 deg. 45 min. to the left and run South along the West right of way line of Smokey Road, a distance of 173.29 feet to the point of beginning; thence continue South along the West right of way line of Smokey Road, a distance of 175.00 feet; thence turn an angle of 85 deg. 45 min. to the right and run a distance of 250.00 feet; thence turn an angle of 94 deg. 15 min. to the right and run a distance of 175.00 feet; thence turn an angle of 85 deg. 15 min. to the right and run a distance of 250.00 feet to the point of beginning; being situated in the SE 1/4 of the NW 1/4 of Section 25, Township 21 South, Range 3 West, Shelby County, Alabama.