

WHEN RECORDED MAIL TO:

Regions Bank
335 Helena Marketplace
Helena, AL 35080

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Inst # 2001-10236

03/21/2001-10236
11:35 AM
JUDGE OF PROBATE
SHELBY COUNTY
002 NEL



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 6, 2001, BETWEEN Michael Ivan Brashier and Kimberly Hill Brashier, husband and wife, (referred to below as "Grantor"), whose address is 1938 Seattle Slew Drive, Helena, AL 35080-4126; and Regions Bank (referred to below as "Lender"), whose address is 335 Helena Marketplace, Helena, AL 35080.

MORTGAGE. Grantor and Lender have entered into a mortgage dated May 30, 1997 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded 06/11/1997 in Judge of Probate Office of Shelby County, Instrument 199718345 and amended 09/21/1998 , Instrument 199838110

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

Lot 48, According to the Survey of Dearing Downs, 11th Addition, as recorded in Map Book 15, Page 90 in the Office of the Judge of Probate of Shelby County, Alabama

The Real Property or its address is commonly known as **1938 Seattle Slew Drive, Helena, AL 35080-4126.**

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

Principal Increase from \$30,000.00 to \$40,000.00.

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 Michael Ivan Brashier (SEAL)
Michael Ivan Brashier

X Kimberly Hill Brashier (SEAL)
Kimberly Hill Brashier

LENDER:

Regions Bank

By: Barbara W. Moore
Authorized Officer

This Modification of Mortgage prepared by:

Name: Carol Cruse
Address: 417 North 20th Street
City, State, ZIP: Birmingham, AL 35203

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 **Michael Ivan Brashier and Kimberly Hill Brashier**, 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 6 day of March, 2001.

Nelda Walters
Notary Public

My Commission Expires Mar. 18, 2002

My commission expires _____

LENDER 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 _____.

Given under my hand and official seal this 6 day of March, 2001.

Nelda Walters
Notary Public

My Commission Expires Mar. 18, 2002

My commission expires _____

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