

Inst # 2001-20062

WHEN RECORDED MAIL TO:

REGIONS BANK
ST. VINCENT'S
2660 10TH AVE SOUTH- SUITE 103
BIRMINGHAM, AL 35205

05/17/2001-20062
01:42 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 M) 317.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC480000003551245 9005000000

THIS MODIFICATION OF MORTGAGE dated April 30, 2001, is made and executed between CHARLES CURTIS JAMES, whose address is 2121 NATALIE LN; , BIRMINGHAM, AL 35244-3311 and JOLENE S JAMES, whose address is 2121 NATALIE LN; , BIRMINGHAM, AL 35244-3311; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 2660 10TH AVE SOUTH- SUITE 103, BIRMINGHAM, AL 35205 (referred to below as "Lender").

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

real estate mortgage in the amount of \$588,000.00 recorded in Inst # 1997-20886 in the Probate Office of Shelby County, Alabama.

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

Lot 64, Survey of Southlake, First Addition, as recorded in Map Book 14, at Page 31, in the Office of the Judge of Probate of Shelby County, Alabama

The Real Property or its address is commonly known as 2121 NATALIE LN; , BIRMINGHAM, AL 35244-3311. The Real Property tax identification number is 104170001013.071.

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

increase principal amount of loan from \$588,000.00 to \$790,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. 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 endorser 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.

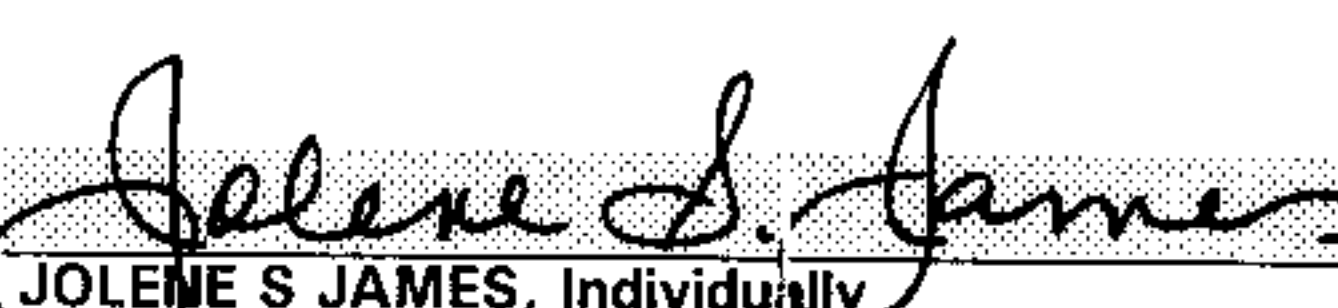
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 30, 2001. THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

This Notice is required by Alabama law. In this Notice the term "you" means the Grantor named above.


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

GRANTOR:

x  (Seal)
CHARLES CURTIS JAMES, Individually

x  (Seal)
JOLENE S JAMES, Individually

LENDER:

x  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Kelli Sartain
Address: 417 North 20th Street
City, State, ZIP: Birmingham, AL 35203

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 3551245 9005

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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 **CHARLES CURTIS JAMES and JOLENE S JAMES**, 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 30th day of April, 2001.
Kelli R. Sartin
Notary Public

My commission expires 10-05-2001

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 _____ a corporation, is signed to the foregoing and who is known to me, acknowledged before me on this day that, being informed of the contents of said , he or she, 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 _____ day of _____, 20_____.

Notary Public

My commission expires _____

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