

WHEN RECORDED MAIL TO:
REGIONS BANK
HOOVER
1651 MONTGOMERY HIGHWAY
BIRMINGHAM, AL 35216

2001-22197

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



Inst #

MODIFICATION OF MORTGAGE



DOC48000000000039010610000000

THIS MODIFICATION OF MORTGAGE dated May 22, 2001, is made and executed between ARTHUR W WOODS, whose address is 2048 SHAGBARK RD; , BIRMINGHAM, AL 35244-0000 and DENISE B WOODS, whose address is 2048 SHAGBARK RD; , BIRMINGHAM, AL 35244-1617; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 1651 MONTGOMERY HIGHWAY, BIRMINGHAM, AL 35216 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 17, 1996 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded June 24, 1996, recorded in Instrument 1996-20317, 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 812, according to the Survey of Fifteenth Addition to Riverchase Country Club, as recorded in Map Book 8, Page 168, in the Probate Office of Shelby County, Alabama.

The Real Property or its address is commonly known as 2048 SHAGBARK RD; , BIRMINGHAM, AL 35244-0000.

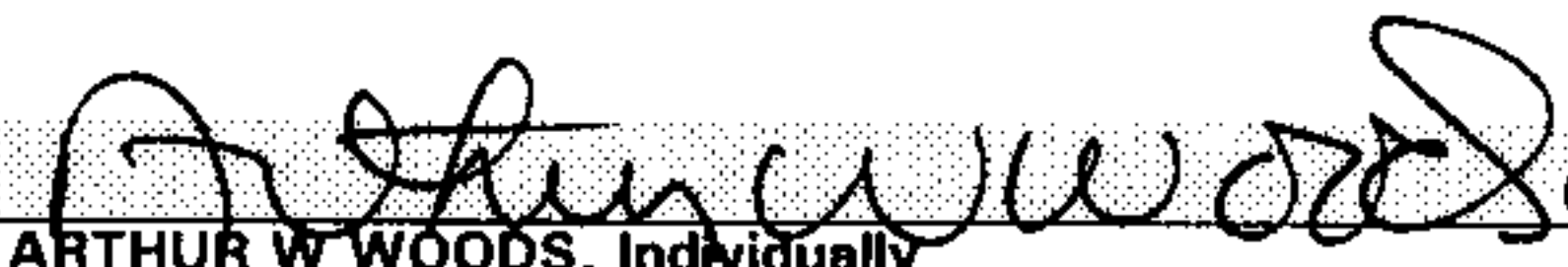
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Increase in principal by \$20,000, from \$25,000 to \$45,000.

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 MAY 22, 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.

GRANTOR:

x  (Seal)
ARTHUR W WOODS, Individually

x  (Seal)
DENISE B WOODS, Individually

LENDER:

x  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: JoAnn Jacobs, Loan Processor
Address: 417 20th Street North
City, State, ZIP: Birmingham, AL 35203

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06/01/2001-22197
10:08 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 DLH 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 **ARTHUR W WOODS and DENISE B WOODS**, 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 22nd day of May, 2001.

Christine L. Hargis
Notary Public

My commission expires 5/29/04

LENDER 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 _____ 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 22nd day of May, 2001.

Christine L. Hargis
Notary Public

My commission expires 5/29/04

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06/01/2001-22197
10:08 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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