

Inst # 2001-22671

WHEN RECORDED MAIL TO:
REGIONS BANK
CORPORATE LOANS
417 NORTH 20TH STREET
BIRMINGHAM, AL 35203

06/05/2001-22671
08:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MB 51.05

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC480000001637339 9001000000

THIS MODIFICATION OF MORTGAGE dated May 16, 2001, is made and executed between Marlon Browder, whose address is 334 Joiner Town Road; , Columbiana, AL 35051-8800; A MARRIED MAN (referred to below as "Grantor") and REGIONS BANK, whose address is 417 NORTH 20TH STREET, BIRMINGHAM, AL 35203 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 28, 2000 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

real estate mortgage dated 12/28/2000 in the original amount of \$62,892.85 filed in Inst. # 2001-00229.

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

Begin at the SW corner of the NE 1/4 of the SE 1/4 of Section 35, Township 21 South, Range 1 West, Shelby County, Alabama and run thence Easterly along the South line of said 1/4 1/4 Section a distance of 410.14 feet to a point on the Westerly right of way line of Shelby County Highway No. 37, aka The Egg and Butter Road; thence turn 100 degrees 59 minutes 17 seconds left and run North-Northwesterly along said right of way a distance 317.75 feet to a point marking the intersection of said Highway 37 and south line of a dirt surfaced road; thence turn 104 degrees 44 minutes 24 seconds left and run Westerly along the said South line of said dirt road a distance of 60.34 feet to a point; thence turn 26 degrees 24 minutes 16 seconds right and continue along said south line of dirt road a distance of 90.94 feet to a point; thence turn 7 degrees 29 minutes 08 seconds right and continue along said line of dirt road a distance of 48.03 minutes 08 seconds right and continue along said line of dirt road a distance of 48.03 feet to a point; thence turn 15 degrees 13 minutes 22 seconds left and continue along said dirt road a distance of 155.33 feet to a point; thence turn 82 degrees 23 minutes 59 seconds left and run southerly along the West line of said NE 1/4 of the SE 1/4 a distance of 274.54 feet to the point of beginning; being situated in Shelby County, Alabama

The Real Property or its address is commonly known as 1060 Egg and Butter Road, Columbiana, AL 35051. The Real Property tax identification number is 217350000017.

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

increase principal amount of loan from \$62,892.85 to \$87,500.00.

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 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.

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 16, 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.

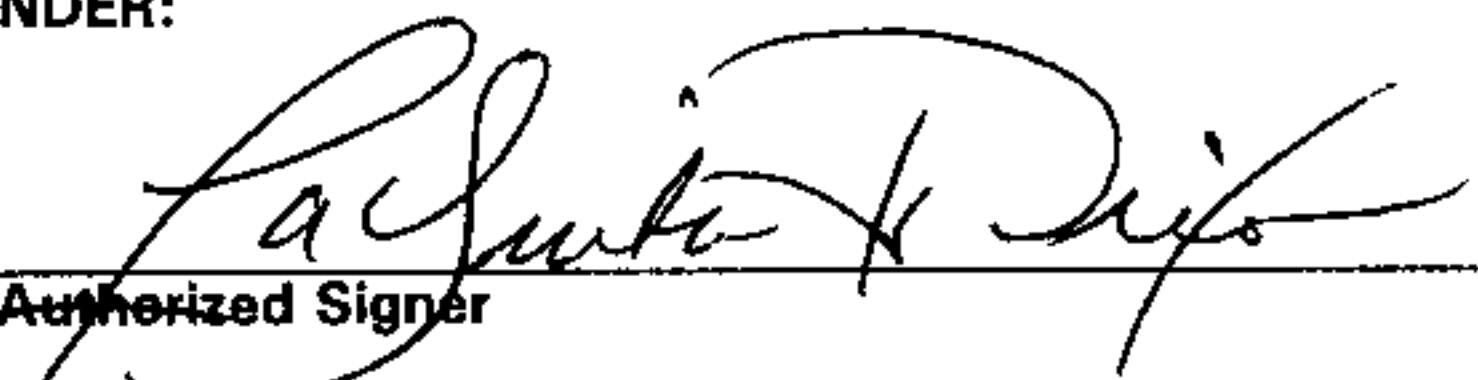
This Notice is required by Alabama law. In this Notice the term "you" means the Grantor named above.

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

GRANTOR:

X  (Seal)
Marlon Browder, 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

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 **Marlon Browder**, whose name 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 Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 16TH day of May, 2001.
Kelli R. Sartain
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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