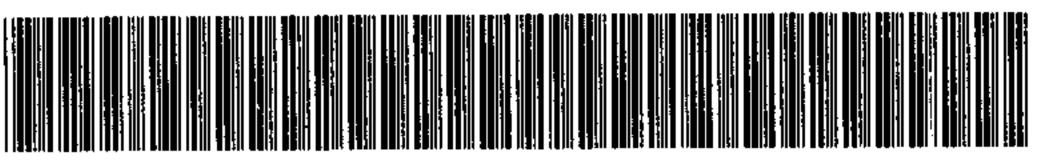
WHEN RECORDED MAIL TO: **REGIONS BANK INVERNESS** 200 INVERNESS CENTER DRIVE BIRMINGHAM, AL 35242

029 0052302 SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



## MODIFICATION OF MORTGAGE



\*DOC48000000000290052302000000\*

THIS MODIFICATION OF MORTGAGE dated April 25, 2001, is made and executed between CHARLES EDWARD BAKER, whose address is 8064 CASTLEHILL RD; , BIRMINGHAM, AL 35242-7226 and KAREN W BAKER, whose address is 8064 CASTLEHILL RD; , BIRMINGHAM, AL 35242-7226; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 200 INVERNESS CENTER DRIVE, BIRMINGHAM, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 17, 1999 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recording date 01/04/2000 in the Judge of Probate and Instrument #200000050.

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

See Exhibit A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 8064 Castle Hill Road, Birmingham, AL 35242.

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

Principal increase from \$25,000.00 to \$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 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 APRIL 25, 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:** 

CHARLES EDWARD BAKER, Individually

KAREN W BAKER, Individually

(Seal)

LENDER:

(Seal)

This Modification of Mortgage prepared by:

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

Inst # 2001-26917

06/29/2001-26917 12:14 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

003 NB

54.50

## MODIFICATION OF MORTGAGE (Continued)

Loan No: 0290052302

INDIVIDUAL ACKNOWLEDGMENT	
STATE OF alabama	<b>)</b>
	) SS
COUNTY OF Shelby	}
BAKER, whose names are signed to the foregoing instrument, at informed of the contents of said Modification, they executed the said.	y in said state, hereby certify that CHARLES EDWARD BAKER and KAREN Wand who are known to me, acknowledged before me on this day that, being ame voluntarily on the day the same bears date.
Given under my hand and official seal this 35+b	_ day of
<del></del>	Catherine L. Weakley
	Notary Public
MY COMMISSION EXPIRES OCTOBER 24, 2001	
My commission expires	
LENDER ACKNOWLEDGMENT	
$\triangle$ $\triangle$	
STATE OF alabama	)
	) SS
COUNTY OF Shelky	, .
COUNTY OF SOUCCES	
$\boldsymbol{\mathcal{O}}$	Dan 100 1 120010 ml
Lithe undersigned authority, a Notary Public in and for said county	y in said state, hereby certify that <u>Owklet Willis of</u> tration, is signed to the foregoing and who is known to me, acknowledged
Recions Bank a corpo	ration, is signed to the foregoing and who is known to me, acknowledged
before the on this day that, being informed of the contents of	said, he or she, as such officer and with full authority, executed the same
	day of april, 2001.
Given under my hand and official seal this 25th	- uay 01
•	Millian Ct. Weaking
<del></del>	Notary Public
MY COMMISSION EXPIRES OCTOBER 24, 2001	
My commission expires MY COMMISSION EXPIRES OCTOBER 24, 2001	

[LASER PRO Lending, Reg. U.S. Pat. & T.M. OFF., Ver. 5.15.11.01 (c) Concentrex 1997, 2001. All Rights Reserved. - AL J:\APPS\LPWIN\CF\\LPL\G201.FC TR-0111169 PR-CL051

Lot 1, according to the Survey of Greystons 7th Soctor Phase I, as recorded in Map Book 18. Page 120 1. B and C. in the Probate Office of Shelby County, Alabama. 4

Together with the non-exclusive emeasure to use the private rosdways. Common Areas and Hugh Daniel Drive, all as more particularly described in the Grayatone Residential Declaration of Covenants. Conditions and Restrictions dated 11-6-90, and recorded in Real 317, page 260, in the Probate Office of Sholby County, Alabama, together with all appropriate thereto.

Inst # 2001-26917

O6/29/2001-26917
12:14 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
54,50