

Inst # 2001-38650

WHEN RECORDED MAIL TO:

REGIONS BANK
GALLERIA BRANCH
3065 JOHN HAWKINS PARKWAY
HOOVER, AL 35244

09/07/2001-38650

10:16 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 KSB 29.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000000000030003031000000

THIS MODIFICATION OF MORTGAGE dated August 28, 2001, is made and executed between CYNTHIA L SINGLEY, whose address is 126 St Charles Drive; , Helena, AL 35080-0000; AN UNMARRIED WOMAN (referred to below as "Grantor") and REGIONS BANK, whose address is 3065 JOHN HAWKINS PARKWAY, HOOVER, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 30, 1999 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Mortgage recorded in Inst. 1999-49377 in the original amount of \$20,000.00.

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

Lot 18, according to the Survey of Magnolia Park, St. Charles Place, Phase Three, Sector One, as recorded in Map Book 21, Page 4, in the Office of the Judge of Probate of Shelby County, Alabama.

The Real Property or its address is commonly known as 126 Saint Charles Drive, Helena, AL 35080.

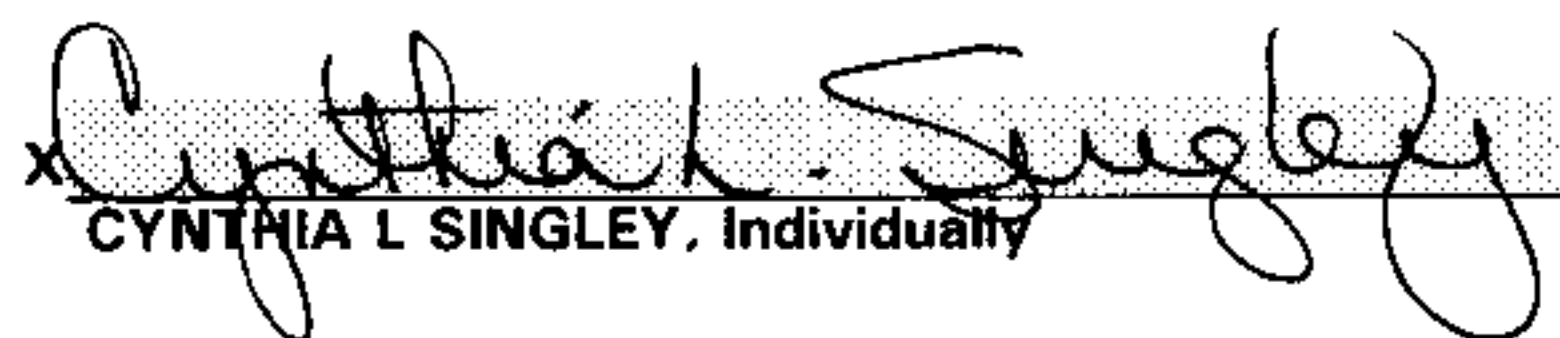
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Increase principal amount from \$20,000.00 to \$30,000.00.

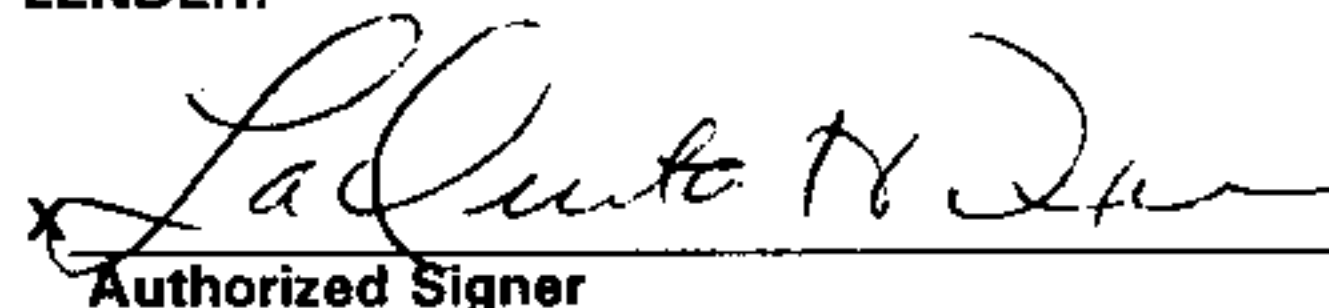
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 AUGUST 28, 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)
CYNTHIA L SINGLEY, Individually

LENDER:

x  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

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

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) SS

i, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **CYNTHIA L SINGLEY**, 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 28th day of August, 2001

My commission expires 5/14/05.


 JOANN RENAE JACOBS
 NOTARY PUBLIC
 STATE OF ALABAMA
 COMM. EXP. 05-14-2005

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) SS

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Regions Bank 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 28th day of August, 2001

My commission expires 5/14/05

 JOANN RENAE JACOBS
NOTARY PUBLIC
STATE OF ALABAMA
COMM. EXP. 05-14-2005

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