

WHEN RECORDED MAIL TO:
REGIONS BANK
COLUMBIANA
255 WEST COLLEGE STREET
COLUMBIANA, AL 35051

Inst # 2001-41499

09/25/2001-41499
02:41 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CH 39.50

029-1323407-0001

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000000013234070001000000

THIS MODIFICATION OF MORTGAGE dated September 19, 2001, is made and executed between FRANKLIN E SMITH, whose address is PO BOX 1568, COLUMBIANA, AL 35051-1568 and BRENDA SMITH, whose address is PO BOX 1568, COLUMBIANA, AL 35051-1568; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 255 WEST COLLEGE STREET, COLUMBIANA, AL 35051 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 16, 2001 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded March 28, 2001 in Instrument #200111333 in the Judge of Probate Office of Shelby County, Alabama.

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 560 Huntwood Road, Shelby, AL 35051.

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

Increase principal from \$70,000.00 to \$85,000.00.

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 SEPTEMBER 19, 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 Franklin E. Smith (Seal)
FRANKLIN E SMITH, Individually

x Brenda Smith (Seal)
BRENDA SMITH, Individually

LENDER:

x _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Tom Allen
Address: 417 North 20th Street
City, State, ZIP: Birmingham, AL 35203

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 13234070001

Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **FRANKLIN E SMITH and BRENDA SMITH**, 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 25 day of Sept, 2009
[Signature]
Notary Public

My commission expires My Commission Expires Aug 2, 2011

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 _____

4. The land referred to in this Commitment is located in the County of Shelby, State of Alabama, and described as follows:

Lots 1, 2, 3, 4, 5, 6, 7, 20, 22, Block 137, Saffords Map of the Town of Shelby, Alabama, recorded in Map Book 3, Page 47, in the Probate Office of Shelby County, Alabama.

ALSO:

Begin at the Northwest corner of Block 137, according to Saffords survey of the Town of Shelby; thence North 86 degrees 30 minutes East along Block line 175 feet; thence North 3 degrees 30 minutes West 209 feet to L & N Railroad Reservation; thence South 50 degrees 35 minutes West along Railroad Reservation to 7th Street; thence South 3 degrees 30 minutes East along East boundary line of 7th Street to point of beginning. Lying and being in Southwest Quarter (SW 1/4) of Southwest Quarter (SW 1/4), Section 18, Township 22, Range 1 East, Shelby County, Alabama.

SHELBY COUNTY ABSTRACT & TITLE COMPANY, INC.
Phone: 669-6204 or 669-6291
Agent by:

Paul J. Pason Countersigned at Columbiana, Alabama 35051
Schedule A-Page 1 Commitment No. SS-01-8405-A
This commitment is invalid unless the Insuring Provisions and Schedules A & B are attached.

Inst # 2001-41499
STEWART TITLE
GUARANTY COMPANY

09/25/2001-41499
02:41 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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