

WHEN RECORDED MAIL TO:  
REGIONS BANK  
WILDWOOD  
210 LAKESHORE PARKWAY  
BIRMINGHAM, AL 35209

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



**MODIFICATION OF MORTGAGE**



\*DOC480000000003000284500000\*

**THIS MODIFICATION OF MORTGAGE** dated October 23, 2001, is made and executed between **DARRYL A SEELHORST**, whose address is 114 EMERALD LAKE DR, PELHAM, AL 35124-4807; **AN UNMARRIED MAN** (referred to below as "Grantor") and **REGIONS BANK**, whose address is 210 LAKESHORE PARKWAY, BIRMINGHAM, AL 35209 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated August 27, 1999 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded on September 3, 1999, in Instrument No. 1999-37207 in the Shelby County Judge of Probate Office.

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

Lot 7, according to the Amended Plat of Emerald Lake Plat No. 1, as recorded in Map Book 19, Page 73, in the Probate Office of Shelby County, Alabama

The Real Property or its address is commonly known as 114 EMERALD LAKE DR, PELHAM, AL 35124-4807.


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

Increase in Principal by \$5,000, from \$20,000 to \$25,000.

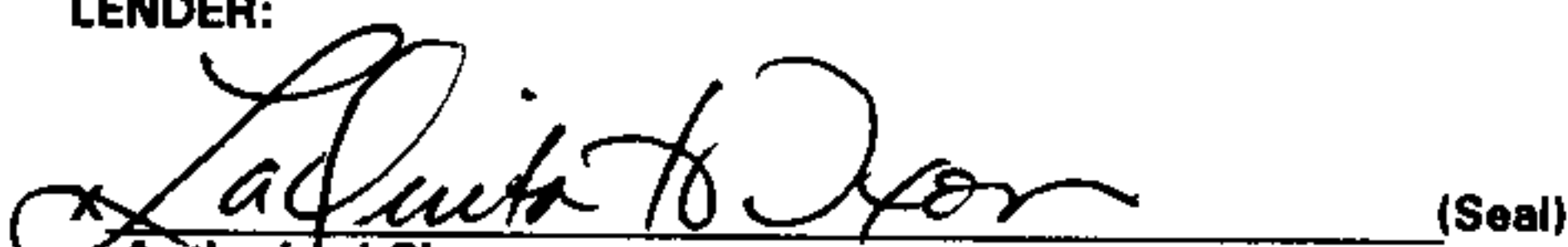
**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's 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 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 OCTOBER 23, 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)  
DARRYL A SEELHORST, Individually

LENDER:

 (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

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

Inst # 2001-46661

10/30/2001-46661  
11:56 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MEL 21.50

MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 0030002845

Page 2

INDIVIDUAL ACKNOWLEDGMENT

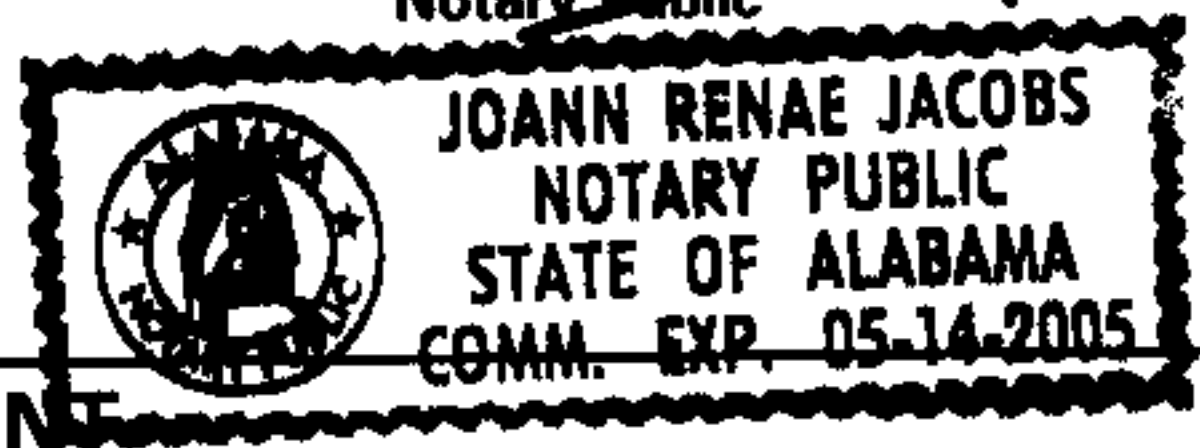
STATE OF Alabama )  
 ) SS  
COUNTY OF Jefferson )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that DARRYL A SEELHORST, 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 23<sup>rd</sup> day of October, 20 01.

My commission expires 5/14/05

*[Signature]*  
Notary Public



LENDER ACKNOWLEDGMENT

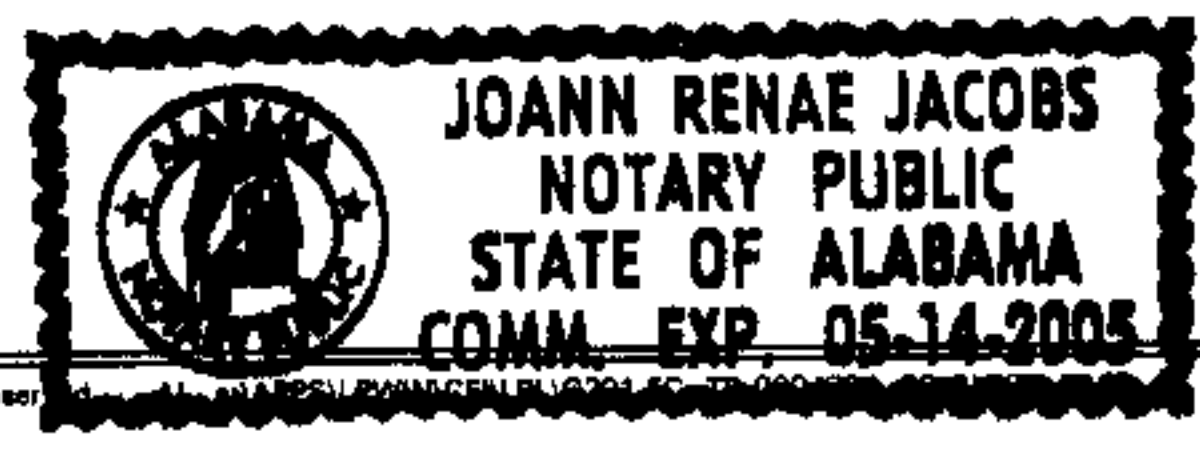
STATE OF Alabama )  
 ) SS  
COUNTY OF Jefferson )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that 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 23<sup>rd</sup> day of October, 20 01.

My commission expires 5/14/05

*[Signature]*  
Notary Public



Inst # 2001-46661

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