

**WHEN RECORDED MAIL TO:**

REGIONS BANK  
EASTWOOD  
7703 CRESTWOOD BLVD  
BIRMINGHAM, AL 35210

45000

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



**MODIFICATION OF MORTGAGE**



\*DOC48000300000030241424000000\*

**THIS MODIFICATION OF MORTGAGE** dated April 22, 2002, is made and executed between **EDWARD B YOUNG**, whose address is 2518 CHANDAWOOD LN, PELHAM, AL 35124-1212 and **LINDA N YOUNG**, whose address is 2518 CHANDAWOOD LN, PELHAM, AL 35124-1212; **HUSBAND AND WIFE** (referred to below as "Grantor") and **REGIONS BANK**, whose address is 7703 CRESTWOOD BLVD, BIRMINGHAM, AL 35210 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated August 6, 1993 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded in the Office of the Judge of Probate on 8/24/93 in Inst. #1993-25490.

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

Lot 265, according to the Survey of Chandalar South, Sixth Sector Addition, as recorded in Map Book 7, Page 50, in the Office of the Judge of Probate of Shelby County, Alabama

The Real Property or its address is commonly known as 2518 CHANDAWOOD LN, PELHAM, AL 35124-1212.

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

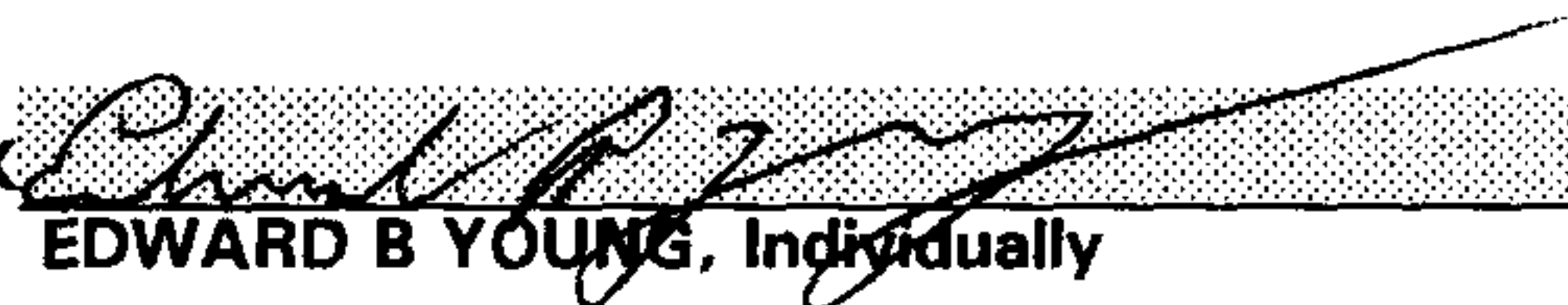
Principal Increase from \$15,000.00 to \$60,000.00.

**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 22, 2002.**

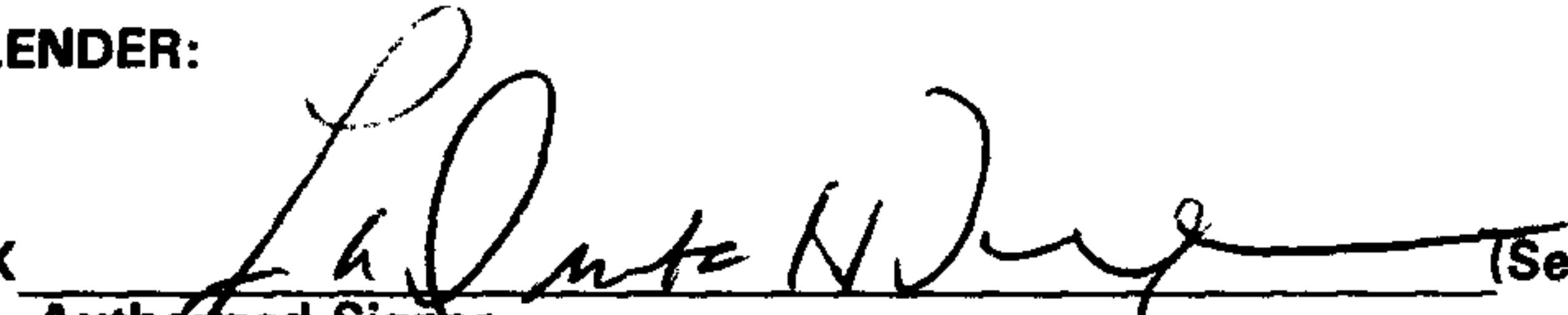
**THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.**

**GRANTOR:**

X  (Seal)  
EDWARD B YOUNG, Individually

X  (Seal)  
LINDA N YOUNG, Individually

**LENDER:**

X  (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

Name: Cathy Hollifield  
Address: 7703 CRESTWOOD BLVD  
City, State, ZIP: BIRMINGHAM, AL 35210

MODIFICATION OF MORTGAGE

Loan No: 00300000030241424

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that EDWARD B YOUNG and LINDA N YOUNG, HUSBAND AND WIFE, 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.

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_  
)  
) SS  
)

My commission expires \_\_\_\_\_

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.

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_  
)  
) SS  
)

My commission expires \_\_\_\_\_

Given under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_, 2002.

Notary Public

6/19/02  
4450