

WHEN RECORDED MAIL TO:
REGIONS BANK
HELENA
335 HELENA MARKETPLACE
HELENA, AL 35080

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48002900000290053655000000

THIS MODIFICATION OF MORTGAGE dated May 6, 2003, is made and executed between JACK E COLE, whose address is 270 N RIVER DR, SHELBY, AL 35143-7241 and PATRICIA T COLE, whose address is 270 N RIVER DR, SHELBY, AL 35143-7241; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 335 HELENA MARKETPLACE, HELENA, AL 35080 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 17, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded 01-30-2003 in the Office of Judge of Probate, Instrument Number 20030130000056520.

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

Lots 4 & 5, in Shelby Shores, First Addition according to the Map of Said Shelby Shores First Addition recorded in the Probate Office of Shelby County, Alabama in Map Book 5, Page 29. Situated in Shelby County, Alabama

The Real Property or its address is commonly known as 270 N. River Drive, Shelby, AL 351437241.

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

Principal Increase from \$170,000.00 to \$200,000.00.

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 MAY 6, 2003.

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 Jack E Cole (Seal)
JACK E COLE, Individually

x Patricia T Cole (Seal)
PATRICIA T COLE, Individually

LENDER:

x Barbara W Moore (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Karen Murphy
Address: 335 HELENA MARKETPLACE
City, State, ZIP: HELENA, AL 35080

(over)

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 02900000290053655

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INDIVIDUAL ACKNOWLEDGMENT

20030520000313070 Pg 2/2 59.00
Shelby Cnty Judge of Probate, AL
05/20/2003 10:52:00 FILED/CERTIFIED

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 **JACK E COLE and PATRICIA T COLE, 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.

Given under my hand and official seal this 6TH day of MAY, 2003.
[Signature]
Notary Public

My commission expires _____

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 Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, 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 _____