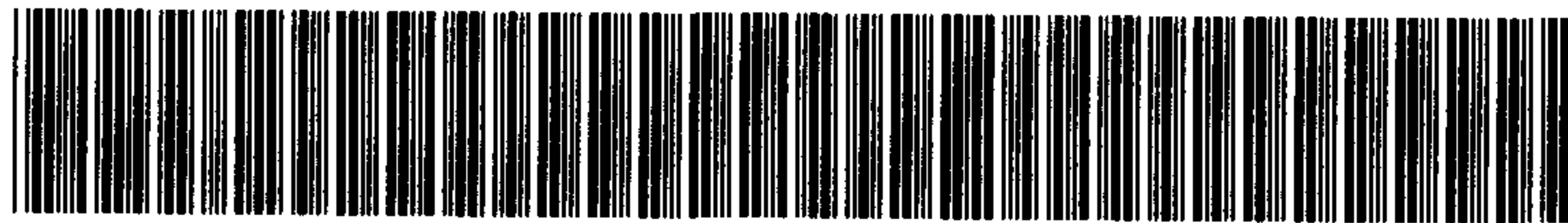


WHEN RECORDED MAIL TO:  
Regions Loan Servicing Release  
P O Box 4897  
Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



## MODIFICATION OF MORTGAGE



\*DOC48002100000210038214000000\*

THIS MODIFICATION OF MORTGAGE dated July 29, 2003, is made and executed between KARL C. MORRISON, whose address is 1206 MICHAEL DR, ALABASTER, AL 35007-8907 and DEBORAH KAY MORRISON, whose address is 1206 MICHAEL DR, ALABASTER, AL 35007-8907; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 101 7TH STREET SOUTH, CLANTON, AL 35045 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated July 27, 2000 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Real Estate Mortgage recorded 08/04/2002 in Shelby County, Alabama in Instrument Number 2000-26426.

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

LOT 97 ACCORDING TO THE SURVEY OF SCOTTSDALE, THIRD ADDITION, AS RECORDED IN MAP BOOK 8, PAGE 123 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA

The Real Property or its address is commonly known as 1206 MICHAEL DR, ALABASTER, AL 35007-8907.

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

Line amount increased from \$15,000.00 to \$40,000.00.


**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 JULY 29, 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  (Seal)  
KARL C. MORRISON, Individually

X  (Seal)  
DEBORAH KAY MORRISON, Individually

LENDER:

X \_\_\_\_\_ (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

Name: PATSY P. LEACH  
Address: 101 7TH STREET SOUTH  
City, State, ZIP: CLANTON, AL 35045

MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 02100000210038214

20030820000550160 Pg 2/2 74.00  
Shelby Cnty Judge of Probate, AL  
08/20/2003 11:00:00 FILED/CERTIFIED

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

)

) SS

COUNTY OF Chilton

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **KARL C. MORRISON and DEBORAH KAY MORRISON, 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 29th day of July, 2003.

[Signature]  
Notary Public

My commission expires 1-24-2005.

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 \_\_\_\_\_