

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



\*DOC48002900000290053928000000\*

THIS MODIFICATION OF MORTGAGE dated January 26, 2004, is made and executed between Kenneth Michael Anderson, whose address is 212 Appleton Ln, Montevallo, AL 35115-5815 and Holly O. Anderson, whose address is 212 Appleton Ln, Montevallo, AL 35115-5815; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 910 N. MAIN STREET, MONTEVALLO, AL 35115 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated August 25, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Mortgage Recorded on 09/04/03 in Instrument Number 20030904000591100.

**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 212 Appleton Lane, Montevallo, AL 35115-5815.

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

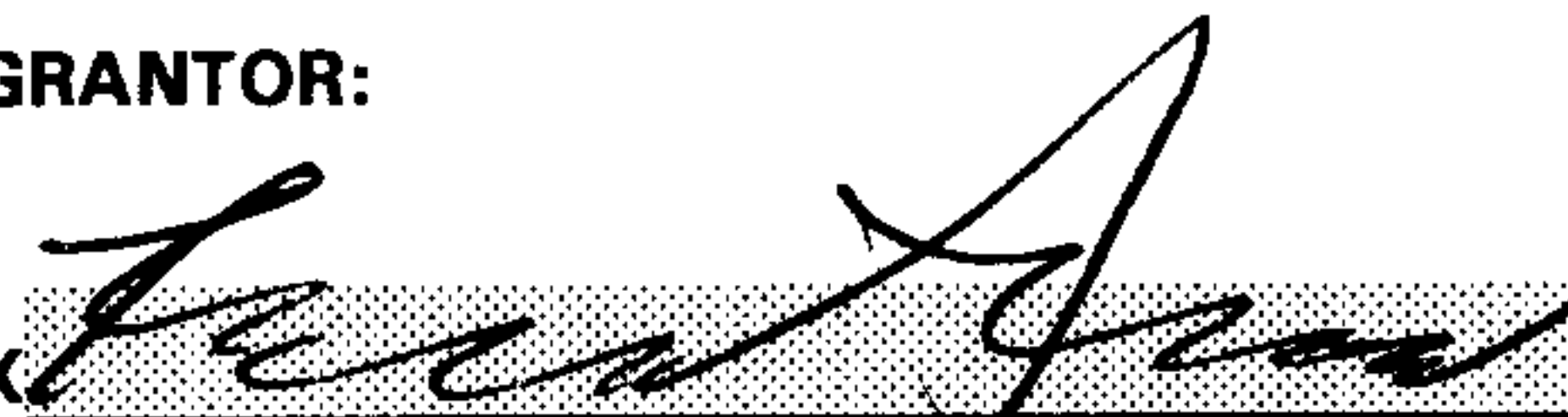
Increase Mortgage from \$99,000.00 to \$150,000.00.

**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 JANUARY 26, 2004.**

**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)  
Kenneth Michael Anderson

X  (Seal)  
Holly O. Anderson

LENDER:

X  (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

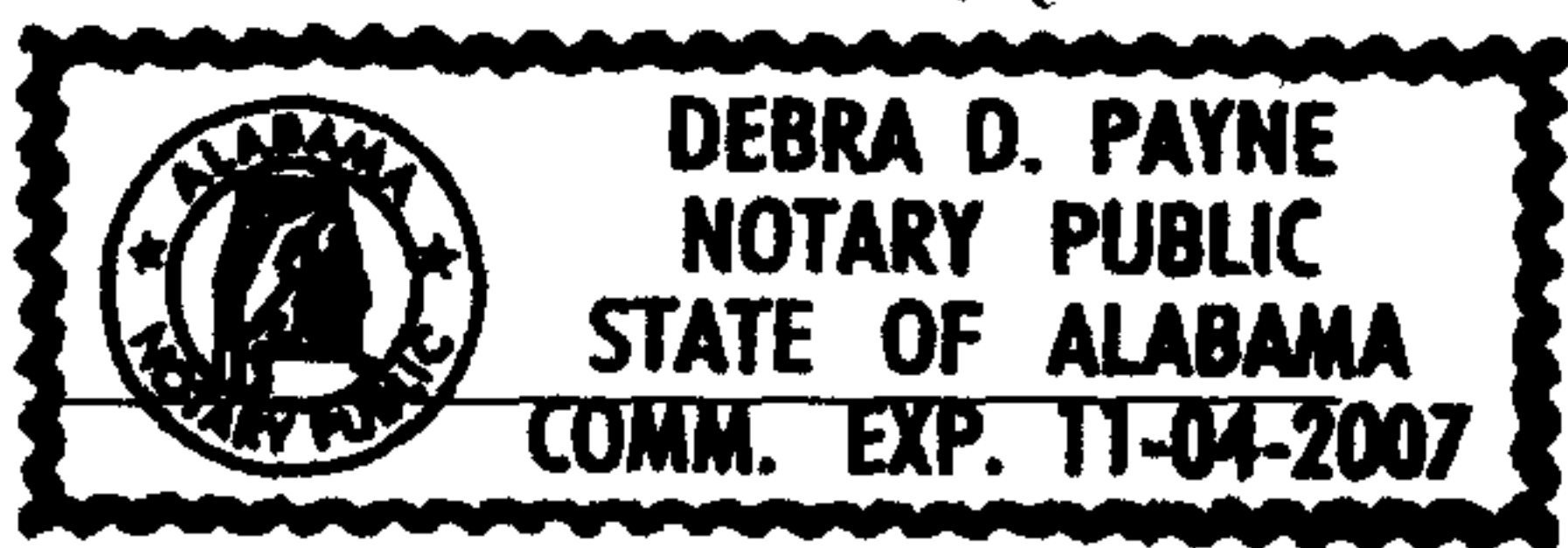
Name: Tracye Tarver  
Address: 910 N. MAIN STREET  
City, State, ZIP: MONTEVALLO, AL 35115

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 **Kenneth Michael Anderson and Holly O. Anderson, 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 26th day of January, 2004.



My commission expires

Debra D. Payne  
Notary Public

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 \_\_\_\_\_

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY,  
ALABAMA, TO-WIT:

A PART OF THE SOUTHEAST 1/4 OF SECTION 34, TOWNSHIP 21 SOUTH,  
RANGE 3 WEST, SHELBY COUNTY, ALABAMA, MORE PARTICULARLY DESCRIBED  
AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF SECTION 34, TOWNSHIP 21  
SOUTH, RANGE 3 WEST; THENCE NEW NORTH 0 DEGREES 35 MINUTES 48  
SECONDS WEST ALONG AND WITH THE EAST SECTION LINE 1,323.42 FEET  
TO A POINT; THENCE NORTH 26 DEGREES 39 MINUTES WEST FOR 647.58  
FEET TO A POINT; THENCE SOUTH 0 DEGREES 27 MINUTES 51 SECONDS  
WEST FOR 1,321.96 FEET TO A POINT ON THE SOUTH BOUNDARY OF A  
PUBLIC ROAD, SAID ROAD BEING 60 FEET IN WIDTH; THENCE SOUTH 85  
DEGREES 19 MINUTES EAST FOR 672.13 FEET ALONG SAID SOUTHERLY ROAD  
BOUNDARY TO THE POINT OF BEGINNING. SUBJECT TO EASEMENT FOR  
THURNESS AND CROSSING BEING 30 FEET IN WIDTH RUNNING INSIDE THE WEST  
PROPERTY LINE FROM THE ROAD ON THE SOUTH BOUNDARY TO THE NORTH  
BOUNDARY OF SAID PROPERTY.

SUBJECT TO:

1. TRANSMISSION LINE PERMIT TO ALABAMA POWER COMPANY IN REAL  
VOLUME 1, PAGE 339.
2. EASEMENTS AS CONVEYED IN REAL VOLUME 201, PAGE 126 AND REAL  
VOLUME 110, PAGE 967.
3. MINERAL AND MINING RIGHTS AND ALL RIGHTS INCIDENT THEREIN,  
EXCEPTED IN REAL VOLUME 200, PAGE 593.

BEING THE SAME PROPERTY CONVEYED TO I. MICHAEL ANDERSON AND HOLLY  
O. ANDERSON JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED  
FROM LILYBEL M. APPLETON, A MARRIED WOMAN RECORDED 04/06/1992, IN  
DEED BOOK 400, PAGE 231 IN THE PROBATE JUDGE'S OFFICE OF SHELBY  
COUNTY, ALABAMA.

TAX ID# 33-0-34-0-001-001,004