

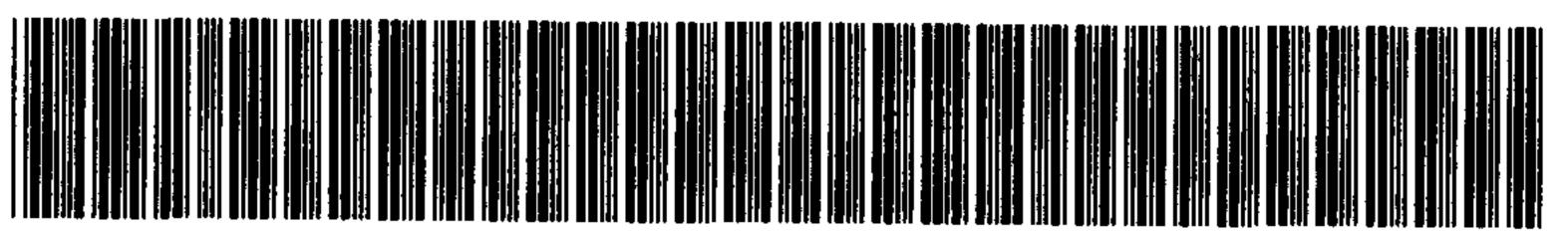
WHEN RECORDED MAIL TO:

Regions Loan Servicing Release P O Box 4897 Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48002900000290053519000000

THIS MODIFICATION OF MORTGAGE dated November 16, 2004, is made and executed between TIMOTHY H HICKS, whose address is 171 WAETHERLY WAY, PELHAM, AL 35124-2854 and DEBRA LUCAS HICKS, whose address is 171 WEATHERLY WAY, PELHAM, AL 35124-2854; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 2964 PELHAM PARKWAY, PELHAM, AL 35124 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 13, 2000 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

original filed on 03/28/2000 in the probate office in book number 2000 page number 09772.

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

LOT 162, ACCORDING TO THE SURVEY OF WEATERLY, SECTOR 2, AS RECORDED IN MAP BOOK 14, PAGE 73 A, B & C IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 171 WAETHERLY WAY, PELHAM, AL 35124-2854.

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

New money in the amount of \$20,000.00. Increase from \$20,000.00 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 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 NOVEMBER 16, 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 MANUAL J. J. J. M. (Seal)

MANUAL MANUAL COMMENTS

LENDER:

REGIONS BANK

Adenorized Signer (Seal)

This Modification of Mortgage prepared by:

Name: Evelyn B Phillips

Address: 2964 PELHAM PARKWAY City, State, ZIP: PELHAM, AL 35124

MODIFICATION OF MORTGAGE (Continued)

Page 2

Loan No: 02900000290053519

INDIVIDUAL ACKNOWLEDGMENT		
STATE OF Alukanua	}	
COUNTY OF Shelling) SS	
COUNTY OF Thelling)	
		er at a timeothy in blicks and DEDDA 111CAS
I, the undersigned authority, a Notary Public in and for HICKS, HUSBAND AND WIFE, whose names are signed this day that, being informed of the contents of said Months.	ed to the foregoing instrument, and odification, they executed the same	I Who are known to me, acknowledged belove the on
Given under my hand and official seal this	day of burn	Frather Reat
MY COMMISSION EXPIRES JUN	E 3, 2008	Notary Public
My commission expires		
LEN	IDER ACKNOWLEDGME	ENT
STATE OF	}	
) SS	
COUNTY OF)	
		a!£aba
I, the undersigned authority, a Notary Public in and for	a corporation, is signed to the	e foregoing Modification and who is known to me,
acknowledged before me on this day that, being inform full authority, executed the same voluntarily for and as	med of the contents of said Modific	ation of Mortgage, he or she, as such officer and with
Given under my hand and official seal this	day of	, 20
		Notary Public
My commission expires		

LASER PRO Lending, Ver. 5.24.10.102 Copr. Harland Financial Solutions, Inc. 1997, 2004. All Rights Reserved. - AL J:\APPS\LPWIN\CFI\LPL\G201.FC TR-003900120802 PR-CL23

20041209000673470 Pg 2/2 44.00 Shelby Cnty Judge of Probate, AL 12/09/2004 11:22:00 FILED/CERTIFIED