

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

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MODIFICATION OF MORTGAGE



DOC48002900000290053808000000

THIS MODIFICATION OF MORTGAGE dated November 29, 2004, is made and executed between KATHERINE YOUNG AKA KATHERINE FINNEY, whose address is 129 LAKE TERRACE, ALABASTER, AL 35007-4135 and JASON PATRICK YOUNG AKA JASON YOUNG, whose address is 129 LAKE TERRACE, ALABASTER, AL 35007-4135; Wife and Husband (referred to below as "Grantor") and REGIONS BANK, whose address is 33 KENT STONE WAY, ALABASTER, AL 35007 (referred to below as "Lender").

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

Recorded date 07/29/2003 in Instrument #20030728382483930 with the Judge of Probate Office.

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 129 LAKE TERRACE, ALABASTER, AL 35007-4135.

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

Principal increase from \$24,000.00 to \$30,200.00.

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 29, 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 Katherine Young (Seal)
KATHERINE YOUNG

X Jason Patrick Young (Seal)
JASON PATRICK YOUNG

LENDER:

REGIONS BANK

X Stephanie Dillon (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Stephanie K Dillon
Address: 33 KENT STONE WAY
City, State, ZIP: ALABASTER, AL 35007

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 **KATHERINE YOUNG and JASON PATRICK YOUNG, Wife and Husband**, 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 November, 2004.

[Signature]
Notary Public

My commission expires My Commission Expires May 14, 2005

LENDER 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 Stephanie Dillon
for Regions Bank 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 29th day of November, 2004.

[Signature]
Notary Public, Alabama, State at Large
My Commission Expires February 13, 2005

My commission expires _____

SCHEDULE "A"

LOT 29, ACCORDING TO THE SURVEY OF LAKE TERRACE, AS RECORDED IN
MAP BOOK 19, PAGE 153, IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA.

BEING THE SAME PROPERTY CONVEYED TO JASON YOUNG, A SINGLE MAN AND
KATHERINE FINNEY, A SINGLE WOMAN JOINT TENANTS WITH THE RIGHTS OF
SURVIVORSHIP

BY DEED FROM WILLIAM LAMAR MCGINSON, JR. A MARRIED MAN
RECORDED 07/12/2002, IN DEED BOOK 2002, PAGE 32603

TAX IDS 13-7-34-1-002-029.000