20041228000701210 Pg 1/3 26.30 Shelby Cnty Judge of Probate, AL 12/28/2004 08:12:00 FILED/CERTIFIED

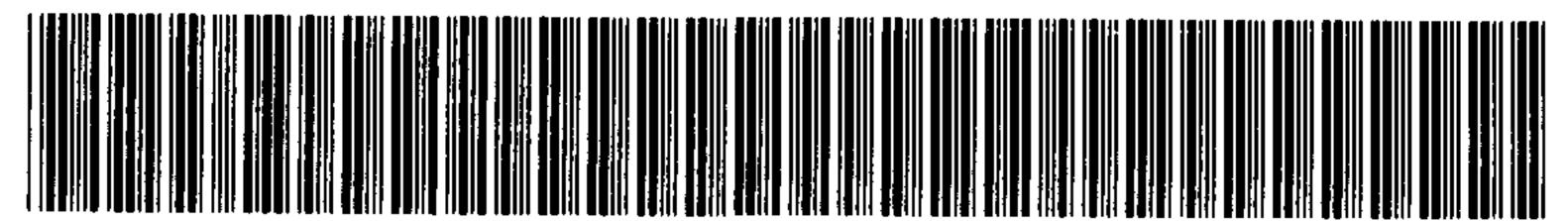
## WHEN RECORDED MAIL TO:

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



## MODIFICATION OF MORTGAGE



\*DOC480029000002900538080000000\*

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:

VATUEDINE VOLING

(Seal)

X IASONADATERICK VOLUME

(Seat)

LENDER:

**REGIONS BANK** 

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: Stephanie K Dillon Address: 33 KENT STONE WAY

City, State, ZIP: ALABASTER, AL 35007

Page 2

## MODIFICATION OF MORTGAGE (Continued)

Loan No: 02900000290053808

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama	}
OTATE OF TOTAL	) 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	
LENDER ACKNOWLEDGMENT	
STATE OF <u>alabama</u>	) ) SS
COUNTY OF Shelly	}
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that    Top Regions Bank	
LASER PRO Lending, Ver. 5.24.10.102 Copr. Harland Financial Solutions, Inc. 199	07, 2004 All Rights Reserved AL J:\APPS\LPWIN\CFI\LPL\G201.FC TR 004490043940 PR-CL05

## BCHEDULE "A"

LOT 29, ACCORDING TO THE SURVEY OF LAKE TERRACE, AS RECORDED IN MAP BOOK 19, PAGE 163, IN THE PROBATE OFFICE OF SHALMY COUNTY, ALAEMA.

BEING THE MAKE PROPERTY CONVEYED TO JASON YOUNG, A SINGLE HAM AND KALLENING PIANEY, A SINGLE WOMAN JOINT TEMANTS WITH THE RIGHTS OF SURVIVORSHIP
BY DEED FROM WILLIAM LANAR MEGGINSON, JR. A MARRIED MAKE RECORDED 07/12/2002, IN DEED BOOK 2002, PAGE 32603

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