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Regions Loan Servicing Release
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MODIFICATION OF MORTGAGE



DOC48002900000290286795000000

THIS MODIFICATION OF MORTGAGE dated November 10, 2004, is made and executed between FAY BAILEY, whose address is 221 HONEYSUCKLE ROAD, HELENA, AL 35080-7307; AN UNMARRIED WOMAN (referred to below as "Grantor") and REGIONS BANK, whose address is 335 HELENA MARKETPLACE, HELENA, AL 35080 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 6, 2004 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 4/14/2004 in the office of the Judge of Probate, Instrument # 20040414000192630.

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 221 Honeysuckle Rd, Helena, AL 35080.

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

Increase From 30,000.00 to 50,000.00. New Money In The Amount of \$20,000.00.

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 endorers 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 10, 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 Fay Bailey (Seal)
FAY BAILEY

LENDER:

REGIONS BANK

x Rachel Anne Nance (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Rachel Anne Nance
Address: 335 HELENA MARKETPLACE
City, State, ZIP: HELENA, AL 35080

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 **FAY BAILEY, AN UNMARRIED WOMAN**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 10th day of November, 2004.

[Signature]
Notary Public

My commission expires 8-12-06

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 _____

20050105000005650 Pg 3/3 47.00
Shelby Cnty Judge of Probate, AL
01/05/2005 14:52:00 FILED/CERTIFIED

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COMMENCE AT A FOUND THREE INCH CAPPED PIPE CORNER THAT REPRESENTS THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 26, TOWNSHIP 20 SOUTH, RANGE 4 WEST, SHELBY COUNTY, ALABAMA AND RUN THENCE N 89 DEGREES 02' 13" W ALONG THE NORTH LINE OF SAID QUARTER-QUARTER A DISTANCE OF 249.73' TO A SET REBAR CORNER AND THE POINT OF BEGINNING OF THE PROPERTY BEING DESCRIBED; THENCE CONTINUE LAST DESCRIBED CALL A DISTANCE OF 217.62' TO A SET REBAR CORNER ON THE EASTERLY MARGIN OF HONEY SUCKLE ROAD, A PAVED PUBLIC PRESCRIPTIVE RIGHT OF WAY ROADWAY; THENCE RUN S 18 DEGREES 46' 22" W ALONG SAID MARGIN A DISTANCE OF 66.85' TO A POINT; THENCE RUN S 24 DEGREES 26' 17" W ALONG SAID MARGIN A DISTANCE OF 94.86' TO A POINT; THENCE RUN S 28 DEGREES 42' 03" W ALONG SAID MARGIN OF SAID ROAD A DISTANCE OF 40.78' TO A POINT; THENCE RUN S 08 DEGREES 38' 16" W ALONG SAID MARGIN OF SAID ROAD A DISTANCE OF 54.65' TO A POINT; THENCE RUN S 21 DEGREES 15' 11" E ALONG SAID MARGIN OF SAID ROAD 37.73' TO A POINT; THENCE RUN S 63 DEGREES 15' 58" E ALONG THE SOUTH MARGIN OF SAID HONEY SUCKLE CIRCLE A DISTANCE OF 65.72' TO A POINT; THENCE RUN S 75 DEGREES 10' 35" E ALONG SAID SOUTHERLY MARGIN OF SAID ROAD A DISTANCE OF 124.26' TO A POINT; THENCE RUN S 87 DEGREES 10' 14" E ALONG SAME SAID HONEY SUCKLE CIRCLE A DISTANCE OF 57.27' TO A POINT; THENCE RUN N 89 DEGREES 12' 53" E ALONG SAME SAID MARGIN OF SAME SAID ROADWAY A DISTANCE OF 334.36' TO THE POINT OF BEGINNING, CONTAINING 2.0 ACRES, MORE OR LESS. BEING THE SAME PROPERTY CONVEYED TO STACIE ALDAY AND FAYE BAILEY JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM HEWITT L. CONWILL, A MARRIED MAN RECORDED 08/02/2002 IN DEED BOOK 2002 PAGE 360270, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA. TAX ID# 127260000026001

Brief Legal Description: