

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



DOC48000300000030297328000000

THIS MODIFICATION OF MORTGAGE dated November 19, 2004, is made and executed between PRESTEL S HARRISON AKA SCOTT HARRISON, whose address is 1294 HIGHLAND LAKES TRL, BIRMINGHAM, AL 35242-6887 and JINGER S HARRISON AKA JINGER HARRISON, whose address is 1294 HIGHLAND LAKES TRL, BIRMINGHAM, AL 35242-6887; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 417 NORTH 20TH STREET, BIRMINGHAM, AL 35203 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 2, 1998 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded date 11/12/1998 in Instrument #1998-44714 with the Judge of Probate Office.

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

LOT 244, ACCORDING TO THE SURVEY OF HIGHLAND LAKES, 2ND SECTOR, AS RECORDED IN MAP BOOK 20, PAGE 150 IN THE PROBATE OFFICE OF SHELBY COUNTY, AL. TOGETHER WITH NONEXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREA ALL AS MORE PARTICULARLY DESCRIBE IN THE DECLARATION OF EASEMENTS AND MASTER PROTECTIVE COVENANTS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION RECORDED AS INSTRUMENT 1994-07111 IN THE PROBATE OFFICE OF SHELBY COUNTY, AL. AND THE DECLARATION OF CEVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 2ND SECTOR, RECORDED AS INSTRUMENT 1996010928 IN THE PROBATE OFFICE OF SHELBY COUNTY, AL. (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREIN AFTER COLLECTIVELY REFERRED TO AS, THE "DECLARATION").

The Real Property or its address is commonly known as 1294 Highland Lakes Trl., Birmingham, AL 35242-6887.

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

Principal increase from \$100,000.00 to \$125,000.00 and extend maturity date 11/19/2014.

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 endorser 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 19, 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 Scott Harrison (Seal)
PRESTEL S HARRISON

X Jinger S Harrison (Seal)
JINGER S HARRISON

LENDER:

REGIONS BANK

X [Signature] (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Betty J Amison
Address: 417 NORTH 20TH STREET
City, State, ZIP: BIRMINGHAM, AL 35203

20050106000007570 Pg 2/2 201.50
Shelby Cnty Judge of Probate,AL
01/06/2005 11:17:00 FILED/CERTIFIED

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that PRESTEL S HARRISON and JINGER S HARRISON, 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 29 day of November, 2004.
Bethany K. Bartlett
Notary Public

My commission expires 11/27/2008

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Dale G. Swanson, Officer
of 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 29 day of November, 2004.
Bethany K. Bartlett
Notary Public

My commission expires 11/27/2008