

WHEN RECORDED MAIL TO:
REGIONS BANK
SHELBY COUNTY REAL ESTATE
2964 PELHAM PARKWAY
PELHAM, AL 35124

029-0942707-0001

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000002909427070001000000

THIS MODIFICATION OF MORTGAGE dated January 4, 2005, is made and executed between ADAM B NEWMAN, whose address is 420 OLD LOKEY FERRY ROAD, WILSONVILLE, AL 35186-8156; A MARRIED MAN (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 26, 2004 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 03/29/2004 in the office of the Judge of Probate, Instrument # 20040329000161260.

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 Sunrise Circle, Wilsonville, AL 35186.

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

Increase of \$14,000.00.

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 JANUARY 4, 2005.

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  (Seal)
ADAM B NEWMAN

LENDER:

REGIONS BANK

X _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Louise Holland
Address: 2964 PELHAM PARKWAY
City, State, ZIP: PELHAM, AL 35124

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 02909427070001

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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 **ADAM B NEWMAN, A MARRIED MAN**, 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 4th day of January, 2005.
Louis B. Halloran
Notary Public

My commission expires 2-28-2005

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 _____

20050201000049030 Pg 3/3 38.00
Shelby Cnty Judge of Probate, AL
02/01/2005 12:12:00 FILED/CERTIFIED

EXHIBIT "A"

A parcel of land in the NE ¼ of the NW ¼ of Section 13, Township 21 South, Range 1 East, Shelby County, Alabama, being more particularly described as follows:

DESCRIPTION TO-WIT:

From the Northwest corner of Section 13, Township 21 South, Range 1 East, Shelby County, Alabama, proceed East along the North boundary of said Section 13 a distance of 1100.16 feet to a point on the Northeast edge of Lokey Ferry Road; thence S 40°10'03" E along the Northeast edge of said road a distance of 217.31 feet to a point; thence S 71°50'49" E a distance of 398.02 feet; thence S 03°14'00" W a distance of 467.80 feet to the point of beginning of herein described parcel of land, said point being the Southwest corner of property described by deed recorded in the Office of the Judge of Probate of Shelby County, Alabama, in deed record: 4/20/2001-15265; thence from said point of beginning continue S 03°14'00" W a distance of 237.66 feet to a point in the center of a ditch; thence proceed along said ditch the following courses: N 72°19'51" E, a distance of 51.82 feet; thence N 47°24'46" E a distance of 130.57 feet; thence N 61°05'42" E and continuing along the center of said ditch a distance of 108.93 feet to a point on the West boundary of Sunrise Circle (R/W = 50); thence N 20°17'42" W for a chord distance of 115.57 feet to the Southeast corner of property described by the above described deed and being on the West right of way boundary of said Sunrise Circle; thence S 81°32'45" W along the South boundary of property described by the above mentioned deed a distance of 189.43 feet to the point of beginning of herein described parcel of land.

According to the survey of Billy Martin, dated September 23, 2003.