



20050301000095550 Pg 1/3 32.00
Shelby Cnty Judge of Probate, AL
03/01/2005 10:49:00 FILED/CERTIFIED

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

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MODIFICATION OF MORTGAGE



DOC48002900000290054071000000

THIS MODIFICATION OF MORTGAGE dated February 4, 2005, is made and executed between **RHONDA J BURNS**, whose address is **1081 VILLAGE TRL, CALERA, AL 35040-0000**; **AN UNMARRIED WOMAN** (referred to below as "Grantor") and **REGIONS BANK**, whose address is **P.O. BOX 946, 21325 HWY 25, COLUMBIANA, AL 35051** (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 24, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded April 1, 2003 in Instrument #20030401000191860, Shelby County, Alabama.

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 1081 Village Trail, Calera, AL 35040.

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

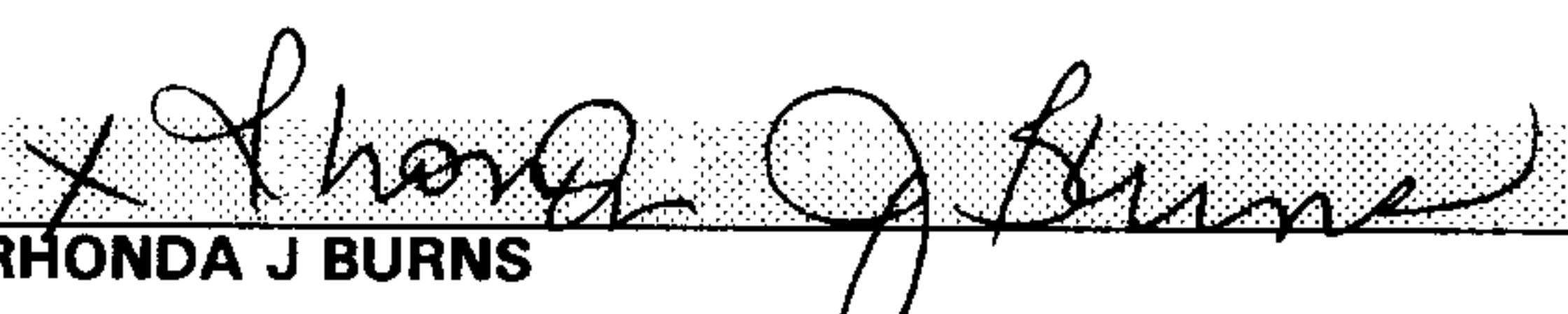
Note in the principal amount of \$20,000.00, representing new money of \$10,000.00, due February 21, 2010.

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 FEBRUARY 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)
RHONDA J BURNS

LENDER:

REGIONS BANK

x  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Melinda S Walker
Address: P.O. BOX 946
City, State, ZIP: COLUMBIANA, AL 35051

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 **RHONDA J BURNS, 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 4th day of Feb, 2005.

Melinda Swann
Notary Public

My commission expires MY COMMISSION EXPIRES MARCH 24, 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 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 4th day of Feb, 2005.

Melinda Swann
Notary Public

My commission expires MY COMMISSION EXPIRES MARCH 24, 2005

EXHIBIT A

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATE IN SHELBY COUNTY, ALABAMA,
KNOWN AS BEING LOT 353, ACCORDING TO THE SURVEY OF WATERFORD VILLAGE - SECTOR 1,
AS RECORDED IN MAP BOOK 27, PAGE 100, IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA.

BEING THE SAME PROPERTY CONVEYED TO RHONDA J. SANDERS, BY DEED FROM
WATERFORD, L.L.C., AN ALABAMA LIMITED LIABILITY COMPANY, RECORDED 08/14/2002, IN DEED
BOOK 2002, PAGE 383880, IN THE REGISTER'S OFFICE OF SHELBY COUNTY, ALABAMA.