



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



DOC48002900000290054215000000

THIS MODIFICATION OF MORTGAGE dated April 11, 2005, is made and executed between RONALD E HOLMES, whose address is 200 FOREST HILLS CIR, ALABASTER, AL 35007-4520 and ROSETTA H HOLMES, whose address is 200 FOREST HILLS CIR, ALABASTER, AL 35007-4520; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 200 INVERNESS CENTER DRIVE, BIRMINGHAM, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 8, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded June 4, 2003, Instrument Number 20030804000346200, Shelby County, Alabama.

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

LOT 3, ACCORDING TO THE SURVEY OF FOREST HILLS, 1ST SECTOR, AS RECORDED IN MAP BOOK 19, PAGE 46 A & B IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 200 FOREST HILLS CIR, ALABASTER, AL 35007-4520.

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

Note in the principal amount of \$40,000.00, representing new money of \$20,000.00, due April 26, 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 APRIL 11, 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:

RONALD E HOLMES (Se

X ROSETTA H HOLMES

(Seal)

LENDER:

REGIONS BANK

Authorized Signer Authorized Signer (Seal

This Modification of Mortgage prepared by:

Name: John Joseph Collier, Servicing Officer Address: 200 INVERNESS CENTER DRIVE City, State, ZIP: BIRMINGHAM, AL 35242

My commission expires _____

MODIFICATION OF MORTGAGE (Continued)

	INDIVIDUAL ACKN	OWLEDGMENT
STATE OF Colomo)	
COUNTY OF) SS)	
HOLMES, HUSBAND AND WIFE, whose names this day that, being informed of the contents of	s are signed to the foregoing f said Modification, they exec	aid state, hereby certify that RONALD E HOLMES and ROSETTA He instrument, and who are known to me, acknowledged before me on cuted the same voluntarily on the day the same bears date.
Given under my hand and official seal this	· · · · · · · · · · · · · · · · · · ·	Notary Public
My commission expires		
	LENDER ACKNOV	WLEDGMENT
STATE OF COUNTY OF AMULY)) SS)	
·	a corporation, is ng informed of the contents of	s signed to the foregoing Modification and who is known to me, of said Modification of Mortgage, he or she, as such officer and with
full authority, executed the same voluntarily for Given under my hand and official seal this	day of	
	Typires	Onver a Keny Notary Public

LASER PRO Lending, Ver. 5.25.20.303 Copr. Harland Financial Solutions, Inc. 1997, 2005. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-28348 PR-CL23

Althoras .

