

20050617000299410 1/2 \$22.50 Shelby Cnty Judge of Probate, AL 06/17/2005 10:13:42AM FILED/CERT

WHEN RECORDED MAIL TO:
Regions Loan Servicing Release
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MODIFICATION OF MORTGAGE



DOC48000300000030260464000000

THIS MODIFICATION OF MORTGAGE dated April 13, 2005, is made and executed between RONALD T CLIFTON, whose address is 7048 INVERNESS GREEN LN, BIRMINGHAM, AL 35242-3952 and LOUISE OBARR CLIFTON A/K/A LOUISE CLIFTON, whose address is 7048 INVERNESS GREEN LN, BIRMINGHAM, AL 35242-3952; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 9700 PARKWAY EAST, BIRMINGHAM, AL 35215 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 28, 2000 (the "Mortgage") which has been recorded in Jefferson County, State of Alabama, as follows:

Recorded April 6, 2000, Instrument No. 2000-11289, Jefferson County, Alabama.

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

LOT 5, ACCORDING TO THE SURVEY OF INVARNESS GREEN, AS RECORDED IN MAP BOOK 21, PAGE 6, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

The Real Property or its address is commonly known as 7048 Inverness Green Lane, Hoover, AL 35242.

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

Note in the principal amount of \$45,000.00, representing new money of \$5,000.00, due April 28, 2015.

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 13, 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:

ROMALD T CLIFTON

ROMALD T CLIFTON

(Seal)

I OLUSE OBARR CLIETON

(Seal)

LENDER:

REGIONS BANK

J. B.

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: Gregory J Madaris

Address: 9700 PARKWAY EAST City, State, ZIP: BIRMINGHAM, AL 35215

Loan No: 0030000030260464

MODIFICATION OF MORTGAGE (Continued)

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INDIVIDUAL ACKNOWLEDGMENT 20050617000299410 2/2 \$22.50 Shelby Cnty Judge of Probate, AL 06/17/2005 10:13:42AM FILED/CERT) SS I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that RONALD T CLIFTON and LOUISE OBARR CLIFTON, 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 day of My commission expires LENDER ACKNOWLEDGMENT) SS I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Respectivelya 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 My commission expires

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