20050627000316850 1/3 \$54.50 Shelby Cnty Judge of Probate, AL 06/27/2005 12:28:46PM FILED/CERT

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



DOC48000300000030260458000000

THIS MODIFICATION OF MORTGAGE dated April 12, 2005, is made and executed between JEFFERY LEE MORGAN, whose address is 290 HIGHLAND PARK DRIVE, BIRMINGHAM, AL 35242-6836 and KIMBERLY MORGAN F/K/A KIMBERLY D SWINNEY, whose address is 290 HIGHLAND PARK DR, BIRMINGHAM, AL 35242; 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 25, 2002 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded December 11, 2002 in Book 200216, Page 8260, 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 290 HIGHLAND PARK DRIVE, BIRMINGHAM, AL 35242.

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

Note in the principal amount of \$100,000.00, representing new money in the amount of \$25,000.00, due April 27, 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 12, 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:

EDVIEE MODGAN

REGIONS BANK

Juthorized Signer Que Russe (Sea

KIMBERLY MORGAN

This Modification of Mortgage prepared by:

Name: Berry Monica Rashida

Address: 417 NORTH 20TH STREET City, State, ZIP: BIRMINGHAM, AL 35203

MODIFICATION OF MORTGAGE

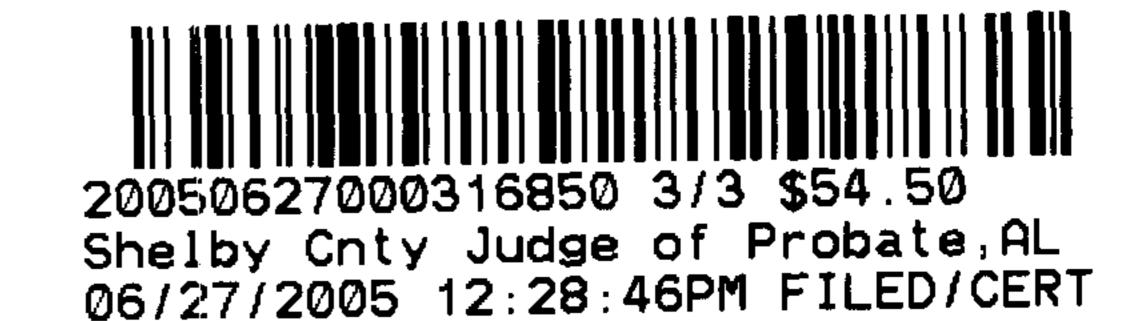
Loan No: 00300000030260458

Page 2

(Continued) INDIVIDUAL ACKNOWLEDGMENT

STATE OF (MADOM))	2000002/	000316850 2/3 \$54.50 hty Judge of Probate, AL
) SS	06/27/20	05 12:28:46PM FILED/CERT
COUNTY OF)		
I, the undersigned authority, a Notary Public in and for said	county in said st	ate, hereby certify that JEFFERY L	EE MORGAN and KIMBERLY
MORGAN, HUSBAND AND WIFE, whose names are signed to this day that, being informed of the contents of said Modification	the toregoing inst ion, they executed	trument, and who are known to me, I the same voluntarily on the day the	acknowledged before me on e same bears date.
Given under my hand and official seal this	day of	17 20	
Given under my name and official sear this		MINA	1
MY COMMISSION EXPIRES MAY	28, 2007	Notary Put	lic
My commission expires			-/
MA COMMINSSION EXPINES			
LENDER ACKNOWLEDGMENT			
STATE OF WOLDOW	}		
) SS		
COUNTY OF \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\)		
I, the undersigned authority, a Notary Public in and for said con	unty in said state,	hereby certify that 100100	<u> </u>
a co	orporation, is sign	ned to the foregoing Modification	
acknowledged before me on this day that, being informed of the full authority, executed the same voluntarily for and as the act			sne, as such officer and with
Given under my hand and official seal this	day of	\mathcal{A}_{0}	
		MAIRA BILL	· · · · · · · · · · · · · · · · · · ·
		Motary Pub	lic
MY COMMISSION EXPIRES MAY 20, 2	UÈ.		
My commission expires			
		1	

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-30625 PR-CL22



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Order Legal Descriptions

Full Legal Description:

LOT 1724-A, ACCORDING TO THE MAP OF HIGHLAND LAKES, 17TH SECTOR, PHASE I, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 27, PAGE 90, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA. TOGETHER WITH NONEXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREA ALL AS MORE PARTICULARLY DESCRIBED IN THE DECLARATION OF EASEMENTS AND MASTER PROTECTIVE COVENANTS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, RECORDED AS INSTRUMENT #1994-07111 AND AMENDED IN INST. #1996-17543 AND AMENDED IN INST. # 1999-31095 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 17TH SECTOR, RECORDED AS INSTRUMENT NO. 2000-41317 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS, THE "DECLARATION"). BEING THE SAME PROPERTY CONVEYED TO JEFFERY LEE MORGAN KIMBERLY D. SWINNEY BY DEED FROM K.T. WERK ADVANCED SOUTHERN HOMES,, AN ALABAMA CORPORATION INC. RECORDED 04/29/2002 IN DEED BOOK 20020429000200950 PAGE, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA. TAX ID# 095160002014000

Brief Legal Description:

No brief legal description associated with this order.