200507050000335610 1/3 \$62.00 Shelby Cnty Judge of Probate, AL 07/05/2005 03:36:48PM FILED/CERT

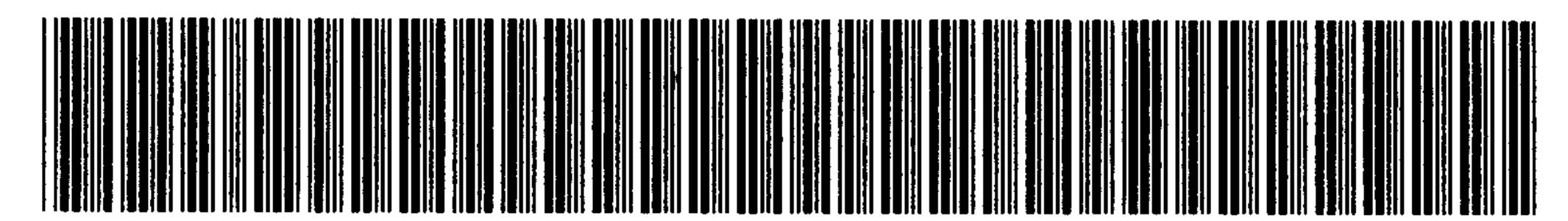
WHEN RECORDED MAIL TO:
Regions Loan Servicing Release
P O Box 4897

Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



## MODIFICATION OF MORTGAGE



\*DOC48002900000290054271000000\*

THIS MODIFICATION OF MORTGAGE dated May 4, 2005, is made and executed between JOHN R FINNEY, whose address is 628 CROSSCREEK TRL, PELHAM, AL 35124-1548 and FRANCES R FINNEY, whose address is 628 CROSSCREEK TRL, PELHAM, AL 35124-1548; HUSBAND AND WIFE (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 August 19, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

A MORTGAGE DATED 08/19/2005 IN BOOK# 6 PAGE # 25 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. SUBJECT TO CURRENT TAXES, EASEMENTS, RESTRICTIONS, BUILDING LINES, MINERAL AND MINING RIGHTS AND R.O.W. OF RECORD BEING THE SAME PROPERTY CONVEYED TO JOHN R FINNEY AND FRANCES R FINNEY JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM CURT BE REAMER, AND WIFE, KAREN H REAMER RECORDED 07/30/1986, IN DEED BOOK 083, PAGE 475, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

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

See SEE EXHIBIT, 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 628 CROSSCREEK TRL, PELHAM, AL 35124-1548.

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

EXTEND MATURITY DATE FROM \_\_\_\_\_ TO 05/04/2010 AS WELL AS INCREASE LOAN PRINCIPLE AMOUNT FROM & 2ρ,000.00 TO \$50,000.00.

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 MAY 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:** 

LENDER:

REGIONS BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: VALERY NYE

Address: 2964 PELHAM PARKWAY City, State, ZIP: PELHAM, AL 35124

Loan No: 02900000290054271

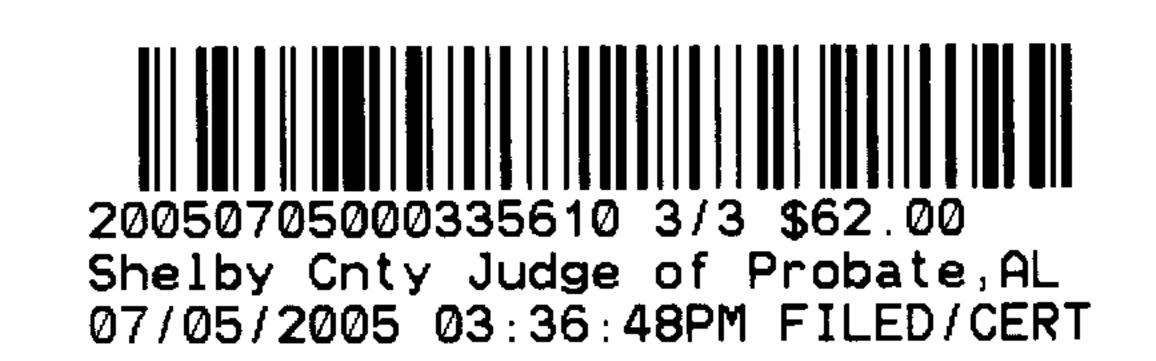
My commission expires <u>www.3,a008</u>

# MODIFICATION OF MORTGAGE (Continued)

Page 2

# INDIVIDUAL ACKNOWLEDGMENT STATE OF | SS | 20050765000335610 2/3 \$62 203 \$62

Notary Public



Logout

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Order Legal Descriptions

## Full Legal Description:

LOT 18, IN BLOCK 1, ACCORDING TO THE MAP OF CAHABA VALLEY ESTATES, SIXTH SECTOR, AS RECORDED IN MAP BOOK 6, PAGE 25, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. BEING THE SAME PROPERTY CONVEYED TO JOHN R. FINNEY AND FRANCES R. FINNEY JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM CURT B. REAMER AND WIFE, KAREN H. REAMER RECORDED 07/30/1986 IN DEED BOOK 83 PAGE 475, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA. TAX ID# 13-1-11-1-001-035.000

## Brief Legal Description:

No brief legal description associated with this order.