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



DOC480029000002900545050000000

THIS MODIFICATION OF MORTGAGE dated August 16, 2005, is made and executed between JANICE M THOMAS, whose address is 2924 S RIVER RD, SHELBY, AL 35143-7428 and STEVE EMORY THOMAS, whose address is 2924 S RIVER RD, SHELBY, AL 35143-7428; HUSBAND AND WIFE (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 September 18, 2002 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Real Estate Mortgage filed 09-24-2002 in instrument 20020924000460700.

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

See Attached 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 2924 S RIVER RD, SHELBY, AL 35143-7428.

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

Increase Loan Amount from \$27,000.00 to \$35,000.00.

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 AUGUST 16, 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:

JANICE M THOMAS (Seal)

STEVE EMORY THOMAS

(Seal)

LENDER:

REGIONS BANK

Seal)

This Modification of Mortgage prepared by:

Name: BILLY R JONES Address: P.O. BOX 946

City, State, ZIP: COLUMBIANA, AL 35051

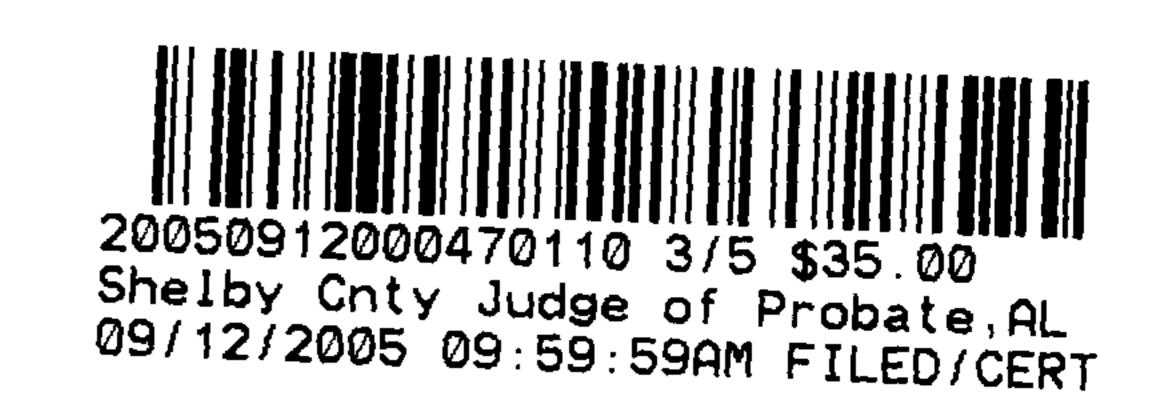
Loan No: 02900000290054505

MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKI	NOWLEDGMENT 20050912000470110 2/5 \$35.00	
STATE OF COMMENTS.	Shelby Cnty Judge of Probate, AL 09/12/2005 09:59:59AM FILED/CER	T
COUNTY OF SHOWS	SS	
I, the undersigned authority, a Notary Public in and for said county in sa THOMAS, HUSBAND AND WIFE, whose names are signed to the foregoi this day that, being informed of the contents of said, Modification, they ex	ng instrument, and who are known to me, acknowledged before m	ORY ie on
Given under my hand and official seal this day of	of	
	Part Motary Public	<u></u>
My commission expires		
		<u> </u>
LENDER ACKNO	WLEDGMENT	
STATE OF MUMMA	OWLEDGMENT	
STATE OF MANAGED 15		
STATE OF WWW.		
STATE OF STA	S state, hereby certify that	
STATE OF STA	state, hereby certify that is signed to the foregoing Modification and who is known to s of said Modification of Mortgage, he or she, as such officer and	me, with
STATE OF COUNTY OF I, the undersigned authority, a Notary Public in and for said county in said a corporation, acknowledged before me on this day that, being informed of the contents	state, hereby certify that is signed to the foregoing Modification and who is known to s of said Modification of Mortgage, he or she, as such officer and poration.	me, with
STATE OF COUNTY OF I, the undersigned authority, a Notary Public in and for said county in said a corporation, acknowledged before me on this day that, being informed of the contents full authority, executed the same voluntarily for and as the act of said corporation of the contents full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this	state, hereby certify that is signed to the foregoing Modification and who is known to s of said Modification of Mortgage, he or she, as such officer and poration.	me, with
I, the undersigned authority, a Notary Public in and for said county in said a corporation, acknowledged before me on this day that, being informed of the contents full authority, executed the same voluntarily for and as the act of said corporation.	state, hereby certify that is signed to the foregoing Modification and who is known to s of said Modification of Mortgage, he or she, as such officer and poration.	me, with

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Home > Main Menu

Order Legal Descriptions

Full Legal Description:

EXHIBIT "A" COMMENCE AT THE NORTHWEST CORNER OF THE SW 1/4 OF THE SE 1/4, SECTION 1, TOWNSHIP 22 SOUTH, RANGE 1 EAST; THENCE PROCEED IN A SOUTHERLY DIRECTION ALONG THE WEST BOUNDARY OF SAID 1/4-1/4 FOR A DISTANCE OF 775.21 FEET TO A POINT, BEING THE POINT OF BEGINNING OF THE PARCEL OF LAND HEREIN DESCRIBED; THENCE CONTINUE ALONG SAID WEST BOUNDARY OF SAID 1/4-1/4 FOR 294.25 FEET TO A POINT; THENCE TURN AN ANGLE OF 89 DEG. 47' 53" LEFT AND RUN 1517.56 FEET TO A POINT; THENCE TURN AN ANGLE OF 137 DEG. 41' 12" LEFT AND RUN 42.69 FEET TO A POINT; THENCE TURN AN ANGLE OF 65 DEG. 04' 42" RIGHT AND RUN 83.82 FEET TO A POINT; THENCE TURN AN ANGLE OF 92 DEG. 56' 38" LEFT AND RUN 148.68 FEET TO A POINT; THENCE TURN AN ANGLE OF 72 DEG. 49' 46" RIGHT AND RUN 86.79 FEET TO A POINT; THENCE TURN AN ANGLE OF 71 DEG. 32' 59" LEFT AND RUN 232.76 FEET TO A POINT; THENCE TURN AN ANGLE OF 15 DEG. 47' 48" LEFT AND RUN 1139.93 FEET TO THE POINT OF BEGINNING. SAID PARCEL OF LAND IS LOCATED IN THE SE 1/4 OF SE 1/4 AND SW 1/4 OF SE 1/4, SECTION 1, TOWNSHIP 22 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA. EXCEPTED FROM SAID PARCEL IS ANY AND ALL PORTIONS OF LANDS THAT LIE BELOW THE DATUM PLANE OF 397 FEET ABOVE MEAN SEA LEVEL AS ESTABLISHED BY THE USC&G SURVEY. SAID PARCEL IS ALSO SUBJECT TO A FLOOD RIGHT UP TO THE DATUM PLANE OF 398 FEET ABOVE MEAN SEA LEVEL. PARCEL 8: COMMENCE AT THE NORTHWEST CORNER OF THE SW 1/4 OF THE SE 1/4, SECTION 1, TOWNSHIP 22 SOUTH, RANGE 1 EAST; THENCE PROCEED IN A SOUTHERLY DIRECTION ALONG THE WEST BOUNDARY OF SAID 1/4-1/4 FOR A DISTANCE OF 1069.46 FEET TO A POINT, BEING THE POINT OF BEGINNING OF THE PARCEL OF LAND HEREIN DESCRIBED; THENCE CONTINUE ALONG SAID WEST BOUNDARY OF SAID 1/4-1/4 FOR A DISTANCE OF 247.90 FEET TO A POINT, BEING THE SOUTHWEST CORNER OF THE SW 1/4 OF SE 1/4, SECTION 1, TOWNSHIP 22 SOUTH, RANGE 1 EAST; THENCE TURN AN ANGLE OF 0 DEG. 24' 26" RIGHT AND RUN 12.10 FEET TO A POINT; THENCE TURN AN

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ANGLE OF 90 DEG. 12' 19" LEFT AND RUN 1307.75 FEET TO A POINT; THENCE TURN AN ANGLE OF 58 DEG. 59' 10" RIGHT AND RUN 23.44 FEET TO A POINT; THENCE TURN AN ANGLE OF 62 DEG. 28' 01" LEFT AND RUN 129.37 FEET TO A POINT; THENCE TURN AN ANGLE OF 62 DEG. 55' 45" LEFT AND RUN 42.54 FEET TO A POINT; THENCE TURN AN ANGLE OF 45 DEG. 30' 50" RIGHT AND RUN 134.90 FEET POINT; THENCE TURN AN ANGLE OF 52 DEG. 54' 29" LEFT AND RUN 125.77 FEET TO A POINT; THENCE TURN AN ANGLE OF 75 DEG. 57' 01" LEFT AND RUN 127.76 FEET TO A POINT; THENCE TURN AN ANGLE OF 30 DEG. 14' 44" LEFT AND RUN 1517.56 FEET TO THE POINT OF BEGINNING. SAID PARCEL IS LOCATED IN THE SE 1/4 OF SE 1/4 AND SW 1/4 OF SE 1/4, SECTION 1, TOWNSHIP 22 SOUTH, RANGE 1 EAST, AND THE NE 1/4 OF NE 1/4 AND NW 1/4 OF NE 1/4, SECTION 12, TOWNSHIP 22 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA. EXCEPTED FROM SAID PARCEL IS ANY AND ALL PORTIONS OF LANDS THAT LIE BELOW THE DATUM PLANE OF 397 FEET ABOVE MEAN SEA LEVEL AS ESTABLISHED BY THE USC&G SURVEY. SAID PARCEL IS ALSO SUBJECT TO A FLOOD RIGHT UP TO THE DATUM PLANE OF 398 FEET ABOVE MEAN SEA LEVEL. ALSO AN EASEMENT FOR INGRESS AND EGRESS AND INSTALLATION OF UTILITIES OVER AND ACROSS THE ROAD EASEMENT DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTHWEST CORNER OF THE NW 1/4 OF THE NE 1/4, SECTION 12, TOWNSHIP 22 SOUTH, RANGE 1 EAST; THENCE PROCEED IN AN EASTERLY DIRECTION ALONG THE SOUTH BOUNDARY OF SAID 1/4-1/4 FOR A DISTANCE OF 406.69 FEET TO A POINT, BEING THE POINT OF BEGINNING OF THE CENTERLINE OF A 60-FOOT EASEMENT HEREIN DESCRIBED; THENCE TURN AN ANGLE OF 94 DEG. 52' 21" LEFT AND RUN 427.20 FEET; THENCE RUN ALONG A CURVE TO THE RIGHT (CONCAVE EASTERLY AND RADIUS=435.87 FEET) FOR AN ARC DISTANCE OF 175.70 FEET; THENCE RUN ALONG A TANGENT SECTION FOR 724.43 FEET; THENCE RUN ALONG A CURVE TO THE RIGHT (CONCAVE SOUTHEASTERLY AND RADIUS=227.17 FEET) FOR AN ARC DISTANCE OF 111.37 FEET; THENCE RUN ALONG A TANGENT SECTION FOR 26.9 FEET; THENCE RUN ALONG A CURVE TO THE LEFT (CONCAVE NORTHWESTERLY AND RADIUS=7544.81 FEET) FOR AN ARC DISTANCE OF 359.93 FEET; THENCE RUN ALONG A TANGENT SECTION FOR 15.52 FEET; THENCE RUN ALONG A CURVE TO TO THE LEFT (CONCAVE NORTHWESTERLY AND RADIUS=3583.17 FEET) FOR AN ARC DISTANCE OF 199.95 FEET; THENCE RUN ALONG A TANGENT SECTION FOR 174.95 FEET; THENCE RUN ALONG A CURVE TO THE LEFT (CONCAVE NORTHWESTERLY AND RADIUS=848.69 FEET) FOR AN ARC DISTANCE OF 238.42 FEET; THENCE RUN

ALONG A TANGENT SECTION FOR 545.60 FEET; THENCE RUN ALONG A CURVE TO THE LEFT (CONCAVE WESTERLY AND RADIUS=399.17 FEET) FOR AN ARC DISTANCE OF 167.96 FEET; THENCE RUN ALONG A TANGENT SECTION FOR 146.04 FEET; THENCE TURN AN ANGLE OF 48 DEG. 01' 34" RIGHT AND RUN 91.50 FEET; THENCE RUN ALONG A CURVE TO THE RIGHT (CONCAVE SOUTHEASTERLY AND RADIUS=390.59 FEET) FOR AN ARC DISTANCE OF 157.82 FEET; THENCE RUN ALONG A TANGENT SECTION FOR 48.18 FEET OT THE POINT OF ENDING. SAID EASEMENT SHALL BE SIXTY (60) FEET IN WIDTH, THIRTY FEET EACH SIDE OF THE ABOVE DESCRIBED CENTERLINE. SAID EASEMENT IS LOCATED IN THE NE 1/4 OF SE 1/4, SE 1/4 OF SE 1/4, AND SW 1/4 OF SE 1/4, SECTION 1, TOWNSHIP 22 SOUTH, RANGE 1 EAST, AND THE NW 1/4 OF NE 1/4, SECTION 12, TOWNSHIP 22 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA. BEING THE SAME PROPERTY CONVEYED TO STEVE E. THOMAS AND WIFE, JANICE M. THOMAS JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM WILLIAM M. SCHROEDER, DOROTHY D. SCHROEDER, AND DAVID P. DOWNS RECORDED 04/08/1986 IN DEED BOOK 067 PAGE 90, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA. TAX ID# 30-1-01-0-001-003.004

Brief Legal Description:

No brief legal description associated with this order.

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