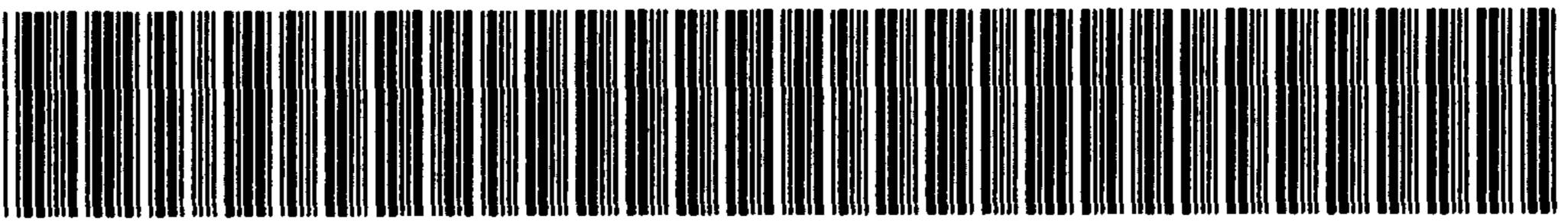
(Seal)

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



\*DOC48002900000290054516000000\*

THIS MODIFICATION OF MORTGAGE dated August 22, 2005, is made and executed between ALLEN L RAY, whose address is 327 HIGHWAY 25 E, COLUMBIANA, AL 35051-9379 and DARLENE H RAY, whose address is 327 HIGHWAY 25 E, COLUMBIANA, AL 35051-9379; 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 October 17, 2003 (the "Mortgage") which has been recorded in shelby County, State of Alabama, as follows:

MORTGAGE DATED 10/17/2003 FILED 10/24/2003.

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 327 HIGHWAY 25 E, COLUMBIANA, AL 35051-9379.

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

Increase Line Amount from \$50,000.00 to \$80,000.00.

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 22, 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.

DARLENE H RAY

**GRANTOR:** 

ALLEN L RAY

LENDER:

**REGIONS BANK** 

1344

(Seal)

(Seal)

This Modification of Mortgage prepared by:

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

City, State, ZIP: COLUMBIANA, AL 35051

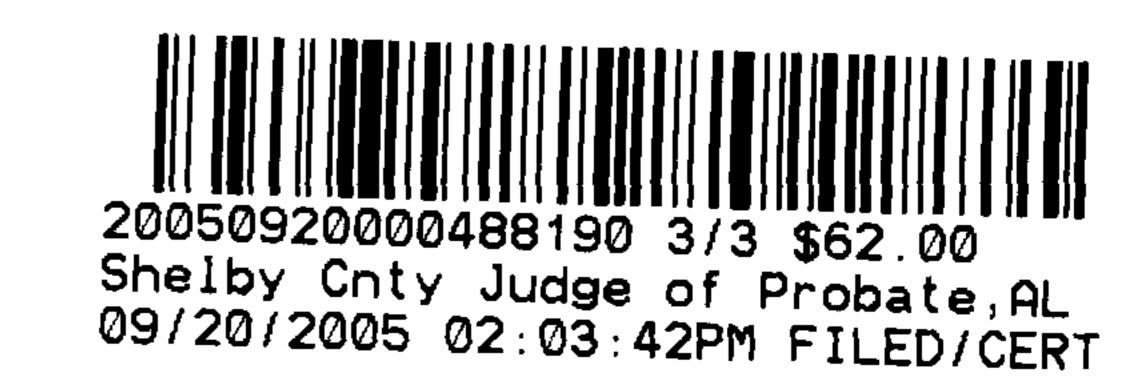
## MODIFICATION OF MORTGAGE (Continued)

ued)

INDIVIDUAL ACKNOWLEDGMENT
STATE OF alabana
STATE OF CEROTORS
Sin 11
COUNTY OF
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that ALLEN L RAY and DARLENE H RAY, 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
LENDER ACKNOWLEDGMENT
STATE OF alla
country of Sully
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that  a 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 Drud day of Caller, 20 05
Mariala WI 1201
Notary Public
My commission expires _

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-110231 PR-CL06

20050920000488190 2/3 \$62.00 Shelby Cnty Judge of Probate, AL 09/20/2005 02:03:42PM FILED/CERT



Logout

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Order Legal Descriptions

Full Legal Description:

COMMENCE AT A POINT ON THE SOUTHEAST RIGHT-OF-WAY LINE OF ALABAMA HWY. NO. 25, AND THE INTERSECTION OF THE WEST LINE OF LOT 1 OF HIGHLAND SUBDIVISION, AS RECORDED IN MAP BOOK 5, PAGE 26, IN THE JUDGE OF PROBATE OFFICE, SHELBY COUNTY, ALABAMA; THENCE RUN SOUTH ALONG THE WEST LINE OF SAID SUBDIVISION, BEING LOTS 1,2, AND 3, A DISTANCE OF 796.29 FEET, TO THE POINT OF BEGINNING THENCE IN THE SAME DIRECTION A DISTANCE OF 167.87 FEET TO THE SOUTH LINE OF THE NE1/4 OF SECTION 24, TOWNSHIP 21 SOUTH, RANGE 1 WEST; THENCE TURN AN ANGLE TO THE RIGHT AND RUN WEST ALONG THE SOUTH LINE OF THE NE1/4, A DISTANCE OF 271.99 FEET; THENCE TURN AN ANGLE OF 46 DEGREES 16 MINUTES 49 SECONDS TO THE RIGHT AND RUN A DISTANCE OF 207.23 FEET TO THE SOUTHEAST RIGHT-OF-WAY OF ALABAMA STATE HWY. NO. 25; THENCE TURN AN ANGLE OF 71 DEGREES 36 MINUTES 25 SECONDS TO THE RIGHT AND RUN ALONG SAID HWY. RIGHT-OF-WAY A DISTANCE OF 106.87 FEET; THENCE TURN AN ANGLE OF 00 DEGREES 19 MINUTES 13 SECONDS TO THE RIGHT, AND CONTINUE ALONG SAID HWY. RIGHT-OF-WAY A DISTANCE OF 180.58 FEET; THENCE TURN AN ANGLE OF 98 DEGREES 30 MINUTES 13 SECONDS TO THE RIGHT AND RUN A DISTANCE OF 379.38 FEET, TO THE POINT OF BEGINNING. SITUATED IN THE SE1/2 OF THE NE1/4 OF SECTION 24, TOWNSHIP 21 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA, AND CONTAINING 2.70 ACRES. BEING THE SAME PROPERTY CONVEYED TO ALLEN L. RAY AND DARLENE H. RAY JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM ALLEN L. RAY AND WIFE, DARLENE H. RAY RECORDED 09/06/1985 IN DEED BOOK 40 PAGE 412, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA. TAX ID# NO PARCEL

## Brief Legal Description:

No brief legal description associated with this order.