

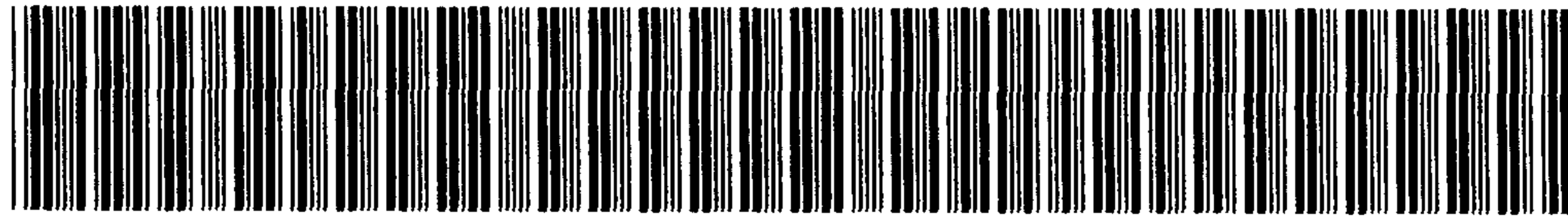
20050927000502510 1/3 \$167.00
Shelby Cnty Judge of Probate, AL
09/27/2005 12:07:39PM FILED/CERT

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



DOC48000300000030261094000000

THIS MODIFICATION OF MORTGAGE dated August 26, 2005, is made and executed between **JAMES T SUMMERLIN**, whose address is 964 LAKE CIR, HOOVER, AL 35244 and **FRAN S SUMMERLIN**, whose address is 964 LAKE CIR, HOOVER, AL 35244; **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 16, 2004 (the "Mortgage") which has been recorded in JEFFERSON County, State of Alabama, as follows:

RECORDED ON 02/07/2005 INSTRUMENT NUMBER 20050207000060730 IN THE OFFICE OF THE JUDGE OF PROBATE, IN THE ORIGINAL AMOUNT OF \$100,000.00.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in JEFFERSON 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 964 LAKE CIR, HOOVER, AL 35244.

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

INCREASE THE LOAN AMOUNT FROM \$100,000.00 TO \$200,000.00. ALL OTHER TERMS AND CONDITIONS TO REMAIN THE SAME.

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 mortgage and other credit, agreement and 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 endorser 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 26, 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:

x James T. Summerlin (Seal)
JAMES T SUMMERLIN

x Fran S Summerlin (Seal)
FRAN S SUMMERLIN

LENDER:

REGIONS BANK

x Brenda Bughurst (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: SAMUEL FISHER III
Address: REGIONS BANK, ATTN: COLLATERAL INSURANCE DEPT. P.O. BOX 2449
City, State, ZIP: MONTGOMERY, AL 36102

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 00300000030261094

Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Elmore)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **JAMES T SUMMERLIN and FRAN S SUMMERLIN, 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 26th day of August, 2005
Brenda J. Biggest
Notary Public

My commission expires 3-24-07

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Elmore)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Regions Bank 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 26th day of Aug, 2005
Brenda J. Biggest
Notary Public

My commission expires 3-24-07



20050927000502510 2/3 \$167.00
Shelby Cnty Judge of Probate, AL
09/27/2005 12:07:39PM FILED/CERT



20050927000502510 3/3 \$167.00
Shelby Cnty Judge of Probate, AL
09/27/2005 12:07:39PM FILED/CERT

[Logout](#)

[Home > Main Menu](#)

Order Legal Descriptions

Full Legal Description:

LOT 36, ACCORDING TO THE SURVEY OF SOUTHLAKE COVE, AS RECORDED IN MAP BOOK 12, PAGE 98, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. BEING THE SAME PROPERTY CONVEYED TO JAMES T. SUMMERLIN AND WIFE, FRAN S. SUMMERLIN JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM CARL JERNIGAN AND WIFE, NANCY B. JERNIGAN RECORDED 03/28/1994 IN DEED BOOK 1994 PAGE 10047, IN THE PROBATE JUDGE'S OFFICE FOR JEFFERSON COUNTY, ALABAMA. TAX ID# 104200006036000

Brief Legal Description:

No brief legal description associated with this order.