20050927000502630 1/2 $44.00
Shelby Cnty Judge of Probate,AL
09/27/2005 12:29:26PM 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

REGIONS BANK

MODIFICATION OF MORTGAGE

DOC48002900000290053523000000

Original bal: $20,000.00

THIS MODIFICATION OF MORTGAGE dated May 16, 2005, is made and executed between ROY J WHITSELL, whose address is 205 DOYLE DR, MONTEVALLO, AL 35115-5931 and BONNIE D WHITSELL, whose address is 205 DOYLE DR, MONTEVALLO, AL 35115-5931; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 910 N. MAIN STREET, MONTEVALLO, AL 35115 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 3, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED MORTGAGE DATED 04-03-2003 INSTRUMENT #20030400000~~187750~~ 197750 PAGE ~~1-8~~ 1-6.

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

See ~~ATTACHED EXHIBIT~~ Page 2, 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 205 DOYLE DR, MONTEVALLO, AL 35115-5931.

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

RATE CHANGE FROM PRIME + 1 TO PRIME CURENT MATURITY DATE 04-05-2013 NEW MATURITY DATE 05-16 -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 MAY 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:

X Roy J Whitsell (Seal)
ROY J WHITSELL

X Bonnie D. Whitsell (Seal)
BONNIE D WHITSELL

LENDER:

REGIONS BANK

X Ken Jones (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: KEN JONES
Address: 910 N. MAIN STREET
City, State, ZIP: MONTEVALLO, AL 35115

INDIVIDUAL ACKNOWLEDGMENT

20050927000502630 2/2 $44.00
Shelby Cnty Judge of Probate, AL
09/27/2005 12:29:26PM FILED/CERT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **ROY J WHITSELL and BONNIE D WHITSELL, 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 16 **day of** May, 2005.

Debra D. Payne
Notary Public

My commission expires DEBRA D. PAYNE NOTARY PUBLIC STATE OF ALABAMA COMM. EXP. 11-04-2007

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 11 **day of** July, 2005.

Brenda J. Brightwell
Notary Public

My commission expires 3-24-07

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-50566 PR-CL05

Exhibit "A"

Lot 20, according to the Map of Third Sector, Sunnydale Estates, as recorded in Map Book 7, Page 78, in the Probate Office of Shelby County, Alabama