20051010000526300 1/3 $78.50
Shelby Cnty Judge of Probate,AL
10/10/2005 11:10:16AM 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 SM

MODIFICATION OF MORTGAGE

DOC4800030000003026113600000

THIS MODIFICATION OF MORTGAGE dated September 7, 2005, is made and executed between PATRICIA J KRACKENBERGER, whose address is 5012 BENT RIVER TRACE, BIRMINGHAM, AL 35216-6805 and KENNETH A KRACKENBERGER, whose address is 5012 BENT RIVER CIR, BIRMINGHAM, AL 35216-6805; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 1651 MONTGOMERY HIGHWAY, BIRMINGHAM, AL 35216 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 10, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded 06-18-03 in Instrument Number 000382810 in Shelby County, AL.

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

See ATTACHED 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 5012 BENT RIVER TRACE, BIRMINGHAM, AL 35216-6805.

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

Note in the principal amount of $ 73,000.00, representing new money of $ 41,000.00, due 08-25-2013.

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 SEPTEMBER 7, 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 _____ (Seal)
PATRICIA J KRACKENBERGER

X _____ (Seal)
KENNETH A KRACKENBERGER

LENDER:

REGIONS BANK

X _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: WAID SUZANNE W
Address: 1651 MONTGOMERY HIGHWAY
City, State, ZIP: BIRMINGHAM, AL 35216

INDIVIDUAL ACKNOWLEDGMENT

20051010000526300 2/3 $78.50
Shelby Cnty Judge of Probate, AL
10/10/2005 11:10:16AM FILED/CERT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **PATRICIA J KRACKENBERGER and KENNETH A KRACKENBERGER, 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 7 **day of** September, 20 05.

Mary Allison George
Notary Public

My commission expires 4-28-07

MARY ALLISON GEORGE
NOTARY PUBLIC
STATE OF ALABAMA
COMM. EXP. 4-28-2007

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Suzanne Waio for 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 7 **day of** September, 20 05.

Mary Allison George
Notary Public

My commission expires 4-28-07

MARY ALLISON GEORGE
NOTARY PUBLIC
STATE OF ALABAMA
COMM. EXP. 4-28-2007

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20051010000526300 3/3 $78.50
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SCHEDULE "A"

LOT 221, ACCORDING TO THE SURVEY OF BENT RIVER COMMONS, 2ND SECTOR, AS RECORDED IN MAP BOOK 25, PAGE 25, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

BEING THE SAME PROPERTY CONVEYED TO KENNETH A. KRACKENBERGER AND PATRICIA J. KRACKENBERGER JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM T.L. YARBROUGH CONSTRUCTION CO., INC., A CORPORATION RECORDED 09/30/2002 IN DEED BOOK 20020930000468310 PAGE , IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

TAX ID# 10-4-17-0-005-058.000