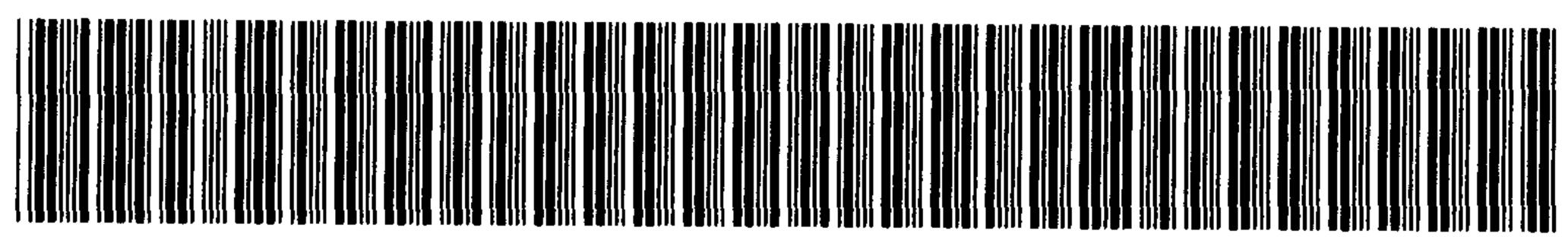


WHEN RECORDED MAIL TO:
Regions Loan Servicing Release
P O Box 4897
Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

## REGIONS & SM BANK

## MODIFICATION OF MORTGAGE



\*DOC48002900000290054038000000\*

THIS MODIFICATION OF MORTGAGE dated October 31, 2005, is made and executed between CINDY LYNN RASCO, whose address is 102 PINEDALE CIR, COLUMBIANA, AL 35051-8822; AN UNMARRIED WOMAN (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 January 12, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded 01-31-2005 in Instrument 20050131000046530.

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 102 PINEDALE CIR, COLUMBIANA, AL 35051-8822.

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

INCREASE PRINCIPAL FROM \$20K TO \$35K.

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 OCTOBER 31, 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.

GRANTØR:

X

CINDY LYNN RASCO

[Seal]

LENDER:

REGIONS BANK

Authorized Signer

\_(Seal)

This Modification of Mortgage prepared by:

Name: MELINDA WALKER Address: P.O. BOX 946

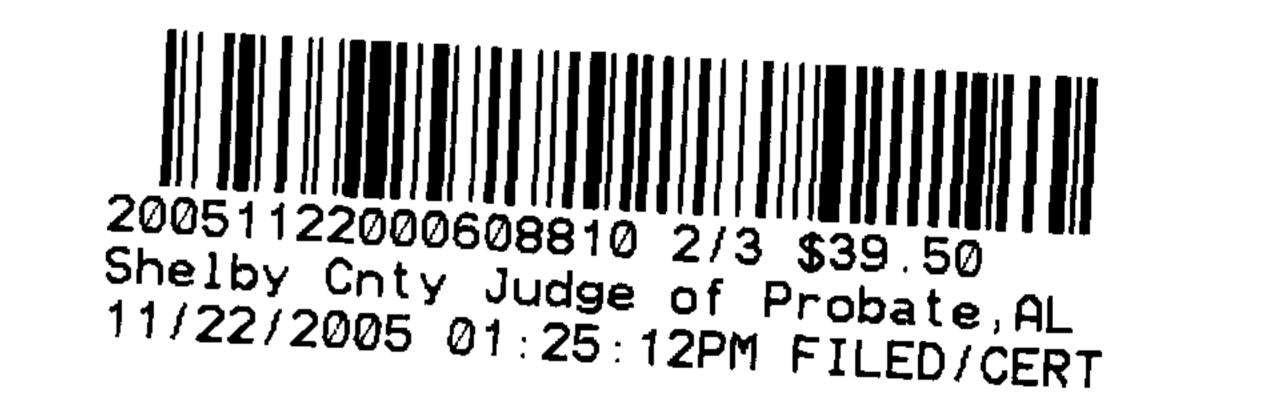
City, State, ZIP: COLUMBIANA, AL 35051

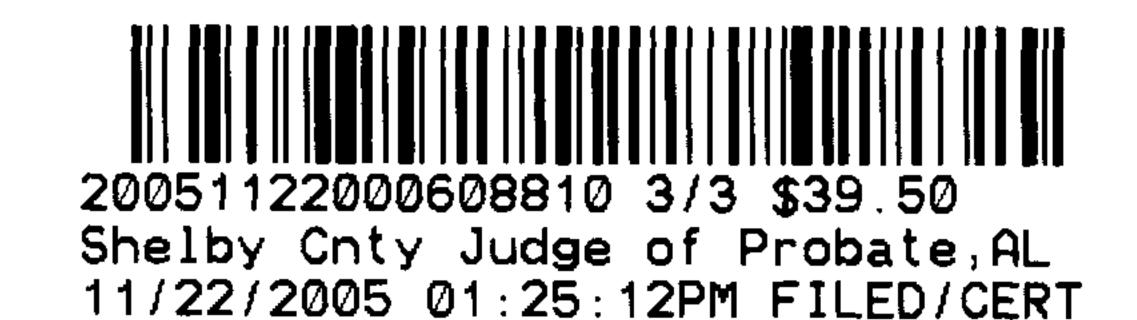
## MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT
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COUNTY OF 1 100 100 1
the undersigned authority a Notary Bublic is and for solid county in solid state. It is the sure of source as a second source of the sure
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that CINDY LYNN RASCO, AN UNMARRIED WOMAN, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the centents of said Madification.
informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.
Given under my hand and official seal this day of day of day of
TO apply to the second of the
Notary Public
My commission expires
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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  day of  Notary Public

LASER PRO Lending, Ver. 5.27.00.005 Copr. Harland Financial Solutions, Inc. 1997, 2005. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-149544 PR-CL22





Logout

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Order Legal Descriptions

Full Legal Description:

LOT 17, FIRST ADDITION TO TRIPLE SPRINGS, SECOND SECTOR, AS SHOWN BY MAP RECORDED IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, IN MAP BOOK 6, PAGE 155. SITUATED IN SHELBY COUNTY, ALABAMA. SUBJECT TO EASEMENTS, RESTRICTIONS AND RIGHTS OF WAY OF RECORD. IT IS UNDERSTOOD AND AGREED BETWEEN GRANTORS AND GRANTEE THAT ANY DWELLING HOUSE LOCATED ON SUBJECT PROPERTY IS TO BE A MINIMUM OF 1400 SQUARE FEET HEATED FLOOR SPACE. \$6,000.00 OF THE ABOVE RECITED PURCHASE PRICE WAS PAID FROM A MORTGAGE EXECUTED SIMULTANEOUSLY HEREWITH. BEING THE SAME PROPERTY CONVEYED TO CINDY LYNN RASCO SINGLE BY DEED FROM CHARLES CARLYLE EBERT, SR. CECELIA ELAINE RASCO EBERT HUSBAND AND WIFE RECORDED 03/27/1989 IN DEED BOOK 232 PAGE 21, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA. TAX ID# 217361001002003

Brief Legal Description:

No brief legal description associated with this order.