20051219000653060 1/2 \$74.00 Shelby Cnty Judge of Probate, AL 12/19/2005 01:03:47PM FILED/CERT

WHEN RECURDED MAIL TO:

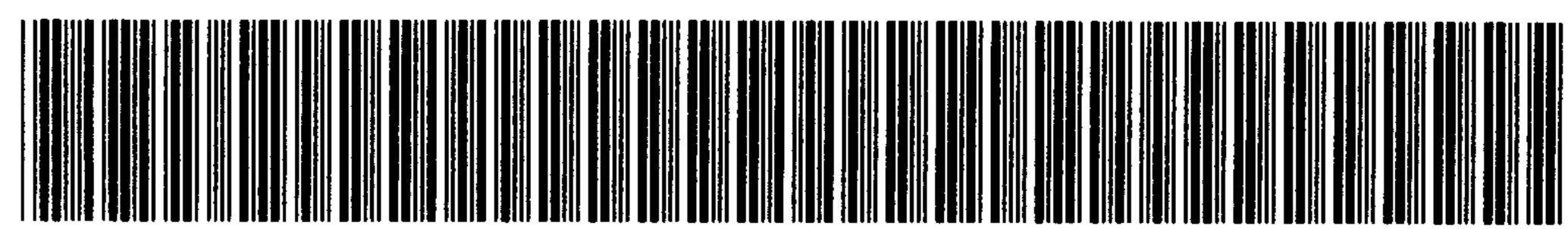
Regions Loan Servicing Release P O Box 4897 Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

## REGIONS & SM BANK

"unpaid bilance \$40,000.00"

MODIFICATION OF MORTGAGE



\*DOC48002900000290054517000000\*

THIS MODIFICATION OF MORTGAGE dated August 26, 2005, is made and executed between RAMAR E HAMILTON, whose address is 2013 CHANDAPINE CIR, PELHAM, AL 35124-1430; SINGLE ADULT PERSON (referred to below as "Grantor") and REGIONS BANK, whose address is 2964 PELHAM PARKWAY, PELHAM, AL 35124 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 22, 1995 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Real Estate Mortgage filed 03-31-1995 in Instrument 199508254.

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 2013 CHANDAPINE CIR, PELHAM, AL 35124-1430.

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

Original note in the principal balance of \$33,925 representing new money

Of \$6,075 due on 9/10/15.
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 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:

**REGIONS BANK** 

LENDER:

Authorized Signer

(Seal)

(Seal)

This Modification of Mortgage prepared by:

Name: JOHN M BENTLEY

Address: 2964 PELHAM PARKWAY City, State, ZIP: PELHAM, AL 35124

Loan No: 02900000290054517

## INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABA	7m 17	)			
		) SS			
COUNTY OF 5/e/E	2 <u>y</u>	)			
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that RAMAR E HAMILTON, SINGLE ADULT PERSON, 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 contents of said Modification, he or she executed the same voluntarily on the day the same bears date.					
Given under my hand and official s	seal this	day of	August	, 20 <u>05</u> .	
				Den	
		<u></u>		Notary Public	
My commission expires <u>MY COMM</u>	MESICA STATES WILL 2, 200				
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LENDER ACKNOWLEDGMENT					
STATE OF Alabin	mm	)			
		) SS			
COUNTY OF	<u>by</u>	)			
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that					
acknowledged before me on this	day that, being informed of the contract	ontents of said	Modification of Mor	tgage, he or she, as su	ch officer and with
full authority, executed the same v	voluntarily for and as the act of sa	aid corporation.	·		
Given under my hand and official s	seal this3	_ day of			
			Deen	e der	
MY COMMICRION INCIDED AND INCIDED				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-114007 PR-CL22

Lot 187, according to the Survey of Chandalar South, Fourth Sector, as recorded in Map Book 6, Page 69, in the Probate Office of Shelby County, Alabama.

Situated in Shelby County, Alabama.

DEC 1 2 2005

REAL ESTATE PERFECTION

DEC 2 2009

REAL ESTATE PERFECTION

20051219000653060 2/2 \$74.00 Shelby Cnty Judge of Probate, AL 12/19/2005 01:03:47PM FILED/CERT