20060508000216260 1/3 \$32.00 Shelby Cnty Judge of Probate, AL 05/08/2006 03:04:47PM 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 & SM

RECEIVED

APR 27 2006

MODIFICATION OF MORTGAGE

RESE ESTATE PERFECTION



DOC48002900000290054820000000

THIS MODIFICATION OF MORTGAGE dated March 31, 2006, is made and executed between EUGENE MICHEL HOLDER, whose address is 116 BUCKSKIN TRCE, ALABASTER, AL 35007-4766 and CHARLOTTE C HOLDER, AKA CHARLOTTE CATHEY HOLDER whose address is 116 BUCKSKIN TRCE, ALABASTER, AL 35007-4766; HUSBAND AND WIFE (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 9, 2001 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

recorded 03-21-2001 in Instrument Number 2001-10245 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 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 116 BUCKSKIN TRACE, ALABASTER, AL 35007.

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

Note in principal amount of \$40,000 representing new money \$10,000 duくいしい

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 MARCH 31, 2006.

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:

KUMPIND NOW Seal

LENDER:

REGIONS BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: JULIE H JACOVIDES

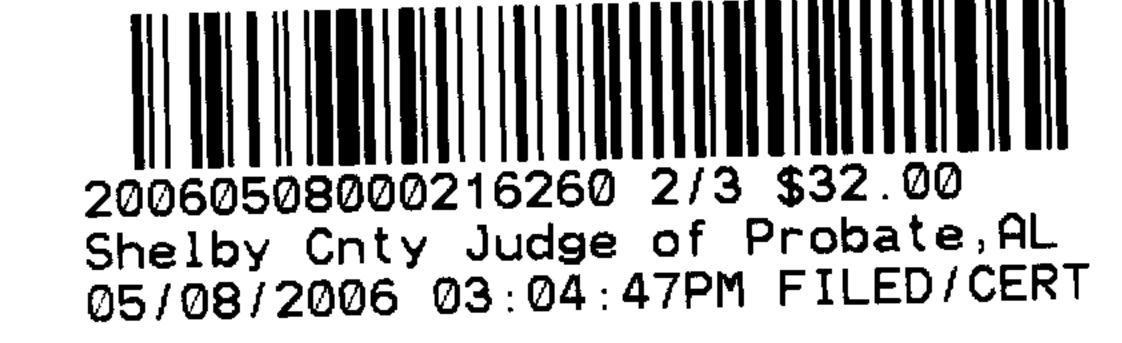
Address: 2964 PELHAM PARKWAY City, State, ZIP: PELHAM, AL 35124

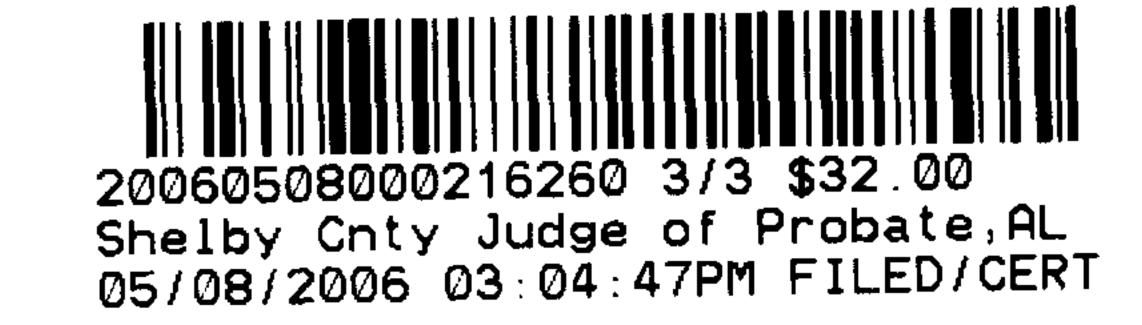
MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF A/13614mA)			
) SS			
COUNTY OF $\frac{5h_{\theta}/h_{y}}{}$)			
I, the undersigned authority, a Notary Public in CATHEY HOLDER, HUSBAND AND WIFE, who before me on this day that, being informed of the date.	ose names are	signed to the fo	regoing instrument, and	d who are known to me,	acknowledged
Given under my hand and official seal this	3/	day of	MARCA		
				Don.	
				Notary Public	
My commission expires	المسائف				
iviy committissicm expires	······································				
	LENDER	ACKNOWL	EDGMENT		
11					
STATE OF HADAMA)			
) SS			
COUNTY OF)			
I, the undersigned authority, a Notary Public in a	and for said cour	nty in said state,	hereby certify that	CENIONS BAN	
acknowledged before me on this day that, being	· ····································	•	•	Modification and who is	
full authority, executed the same voluntarily for			-	ago, no or ono, ao daoir '	ornoor and writin
Given under my hand and official seal this	3/	day of	March	, 20 <i>0</i> 6	
			Muno	2em	
				Notary Public	<u> </u>
My commission expires MY COMMISSION EXPIRES					
THE TOTAL CAPITOS	S JULY 7 3/				

LASER PRO Lending, Ver. 5.30.00.004 Copr. Harland Financial Solutions, Inc. 1997, 2006. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-225993 PR-CL22





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Order Legal Descriptions

Full Legal Description:

UNIT 47, IN THE SADDLE LAKE FARMS CONDOMINIUM, A CONDOMINIUM, LOCATED IN SHELBY COUNTY, ALABAMA, AS ESTABLISHED BY DECLARATION OF CONDOMINIUM AS RECORDED IN INSTRUMENT 1995-17533 AND ARTICLES OF INCORPORATION OF SADDLE LAKE FARMS ASSOCIATION, INC. AS RECORDED IN INSTRUMENT 1995-17530, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA TOGETHER WITH AN UNDIVIDED 1/174 INTEREST IN THE COMMON ELEMENTS OF SADDLE LAKE FARMS CONDOMINIUM AS SET OUT IN THE SAID DECLARATION OF CONDOMINIUM, SAID UNIT BEING MORE PARTICULARLY DESCRIBED IN THE FLOOR PLANS AND ARCHITECTURAL DRAWINGS OF SADDLE LAKE FARMS CONDOMINIUM AS RECORDED IN MAP BOOK. 20, PAGE 20 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. SUBJECT TO: (1) TAXES FOR THE YEAR 1997 AND SUBSEQUENT YEARS; (2) EASEMENT, RESTRICTIONS, RESERVATIONS, RLGHTS-OF-WAY, LIMITATIONS, COVENANTS AND CONDITIONS OF RECORD, IF ANY; (3) MINERAL AND MINING RIGHTS, IF ANY. BEING THE SAME PROPERTY CONVEYED TO EUGENE MICHEL HOLDER, II CHARLOTTE C. HOLDER HUSBAND AND WIFE JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM ENVIROBUILD, INC. RECORDED 12/31/1997 IN DEED BOOK 1997 PAGE 42318, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA. TAX ID# 223054991047000

Brief Legal Description:

No brief legal description associated with this order.