



20060515000227140 1/3 \$92.00
Shelby Cnty Judge of Probate, AL
05/15/2006 09:47:56AM 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

P B \$50,000.00

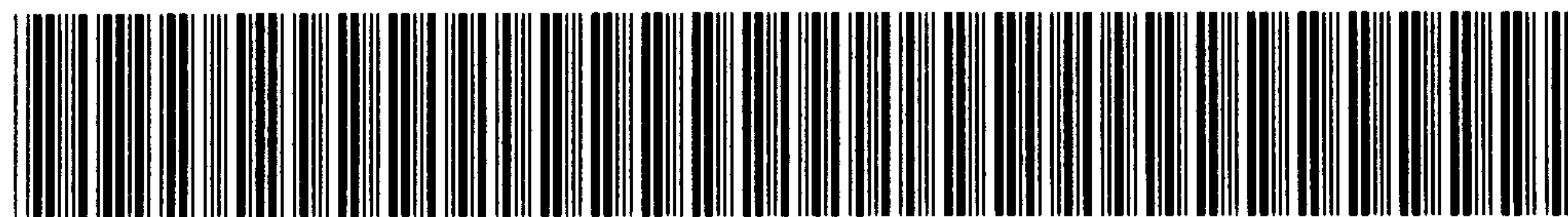


RECEIVED

MAY 03 2006

MODIFICATION OF MORTGAGE

REAL ESTATE PERFECTION



DOC48002900000299001240000000

THIS MODIFICATION OF MORTGAGE dated April 6, 2006, is made and executed between JERRY DARYL COLLINS, whose address is 45 DAISY LN, ALABASTER, AL 35007-5361 and SANDRA COLLINS, whose address is 45 DAISY LN, ALABASTER, AL 35007-5361; 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 20, 1998 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded 2-27-97 in book 119, page 674, 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 45 DAISY LANE, ALABASTER, AL 35007.

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

Note in the Principal amount of \$50,000.00, representing new money of \$25,000.00.

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 endorers 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 APRIL 6, 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

X Jerry Daryl Collins (Seal)
JERRY DARYL COLLINS

X Sandra Collins (Seal)
SANDRA COLLINS

LENDER:

REGIONS BANK

X John M Bentley (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: JOHN M BENTLEY
Address: 2964 PELHAM PARKWAY
City, State, ZIP: PELHAM, AL 35124

INDIVIDUAL ACKNOWLEDGMENT

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 **JERRY DARYL COLLINS and SANDRA COLLINS, 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 6 day of April, 2006.

[Signature]
Notary Public

My commission expires ~~MY COMMISSION EXPIRES JULY 2, 2008~~

LENDER ACKNOWLEDGMENT


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 _____ 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 6 day of April, 2006.

[Signature]
Notary Public

My commission expires ~~MY COMMISSION EXPIRES JULY 2, 2008~~


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20060515000227140 3/3 \$92.00
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A PART OF THE WEST 1/2 OF THE NW 3/4 OF SECTION 14, TOWNSHIP 21 SOUTH, RANGE 3 WEST, MORE PARTICULARLY DESCRIBED AS FOLLOWS: FROM THE NW CORNER OF SECTION 14, TOWNSHIP 21 SOUTH, RANGE 3 WEST, RUN SOUTHERLY ALONG THE WEST OF BOUNDARY LINE OF SAID SECTION 14, FOR 1239.8 FEET TO THE POINT OF BEGINNING OF THE LAND HEREIN DESCRIBED; THENCE RUN SOUTHERLY ALONG THE WEST BOUNDARY LINE OF SECTION 14 FOR 200 FEET; THENCE RUN AN ANGLE OF 92 DEGREES 29 MINUTES TO THE LEFT AND RUN EASTERLY FOR 417.57 FEET; THENCE AN ANGLE OF 126 DEGREES 36 MINUTES TO THE LEFT AND RUN NORTHWESTERLY FOR 265.8 FEET; THENCE TURN AN ANGLE OF 53 DEGREES 24 MINUTES TO THE LEFT AND RUN WESTERLY 270.0 FEET TO THE POINT OF BEGINNING. BEING THE SAME PROPERTY CONVEYED TO DAISY MARIE CONRAD AND SANDRA LEE COLLINS JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM DAISY CONRAD, A WIDOW RECORDED 01/23/2003 IN DEED BOOK 2003 PAGE 04372, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA. TAX ID# 23-6-14-2-002-023.000

Brief Legal Description:

No brief legal description associated with this order.