

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 &

MODIFICATION OF MORTGAGE

"lunpaid balance \$ 145,000.00"

BANK

RECEIVED

MAY 10 2006

REAL ESTATE PERFECTION



DOC48002900000290054743000000

THIS MODIFICATION OF MORTGAGE dated January 26, 2006, is made and executed between JAMES L VINES, whose address is 6133 VALLEY STATION DRIVE, PELHAM, AL 35124-3123 and VERA L VINES, whose address is 6133 VALLEY STATION DRIVE, PELHAM, AL 35124-3123; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 200 INVERNESS CENTER DRIVE, BIRMINGHAM, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 31, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON SEPTEMBER 27,2005 INSTRUMENT NUMBER 20050927000502500, PELHAM ALABAMA.

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 6133 VALLEY STATION DRIVE, PELHAM, AL 35124-3123.

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

NOTE IN THE PRINCIPAL AMOUNT OF \$85000.00, REPRESENTING NEW MONEY OF \$60000.00. due 9/2011

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 JANUARY 26, 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:

JAMES L VINES

(Seal)

Veru L'Unes (Seal)

LENDER:

REGIONS BANK

Withorized Signer (S

_(Seal)

This Modification of Mortgage prepared by:

Name: PHILLIPS EVELYN

Address: 200 INVERNESS CENTER DRIVE City, State, ZIP: BIRMINGHAM, AL 35242

MODIFICATION OF MORTGAGE

(Continued) Loan No: 02900000290054743

Page 2 INDIVIDUAL ACKNOWLEDGMENT SS I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JAMES L VINES and VERA L VINES, 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 koluntarily on the day the same bears date. Given under my hand and official seal this Muuns Commission Expires 3-14-09 My commission expires LENDER ACKNOWLEDGMENT I, the undersigned authority a Notary Public in and for said county in said state, hereby certify that <u>EVELYN B. PHILLIPS</u> BSM of <u>REGIONS</u> 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.

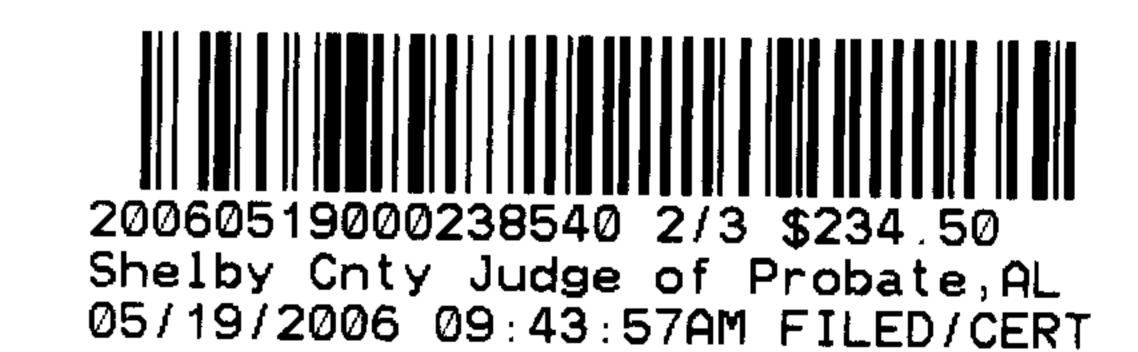
LASER PRO Lending, Ver. 5.27.00.005 Copr. Harland Financial Solutions, Inc. 1997, 2006. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-196592 PR-CL23

Commission Expires 3-14-09

Given under my hand and official seal this

.

My commission expires



20060519000238540 3/3 \$234.50 Shelby Cnty Judge of Probate, AL 05/19/2006 09:43:57AM FILED/CERT

SCHRONILE PAR

LCT 31, ACCORDING TO THE SURVEY OF VALLEY STATION, FIRST SECTOR, AS RECORDED IN MAP BOOK 7, PAGE 47 IN THE PROBATE OFFICE OF SHELLY COUNTY, ALLEANA, BEING SITUATED IN SHELLY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

HING THE SAME PROPERTY CONVEYED TO JAMES L. VINES AND MITS, VERA L. VINES JOINT THEAMTS WITH THE RIGHTS OF SURVIVORSHIP BY DRED FICM J.D. SCOTT CONSTRUCTION CO., INC., A CORPORATION RECORDED 02/07/1900 IN DEED BOOK 277 PAGE 914, IN THE PROBATE JUDGE'S OFFICE FOR SHELDY COUNTY, ALARAMA.

TAX ID# 13-9-29-0-002-052-049