20060621000298360 1/3 \$102.50 Shelby Cnty Judge of Probate, AL 06/21/2006 02:25:46PM 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 &S.M.

BANK

"unpaid balance \$57,000,00"

RECEIVED
JUN 1 2 2006

MODIFICATION OF MORTGAGE



DOC48002900000290286466000000

THIS MODIFICATION OF MORTGAGE dated March 24, 2006, is made and executed between CHRIS M ROULIER, whose address is 249 CARLETON POINT LANE, WILSONVILLE, AL 35186-7073 and STEPHANIE F ROULIER, whose address is 249 CARLETON POINT LANE, WILSONVILLE, AL 35186-7073; HUSBAND AND WIFE (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 June 14, 2004 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

RECORDED 06/24/2004 IN INSTRUMNET NUM: 20040624000344800, IN SHELBY COUNTY, ALABAMA.

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 249 CARLETON POINT LANE, WILSONVILLE, AL 35186.

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

NOTE IN THE PRINCIPAL AMOUNT OF \$57,000.00, REPRESENTING NEW MONEY OF \$10,000.00, DUE 03/24/2016.

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 24, 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:

CHRIS M ROULIÉR

(Seal)

STEPHANIE F ROULIER

LENDER:

REGIONS BANK

Authorized Signer

This Modification of Mortgage prepared by:

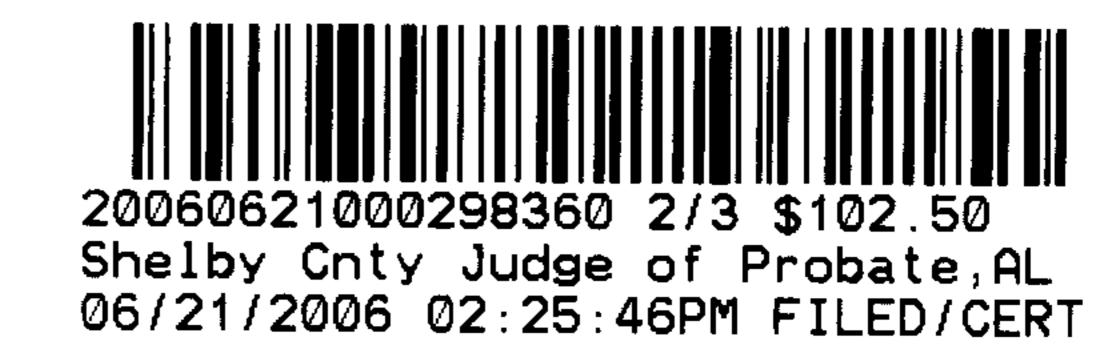
Name: MELINDA S WALKER Address: P.O. BOX 946

City, State, ZIP: COLUMBIANA, AL 35051

MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

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SCHEDULE "A"

LOT 7, ACCORDING TO THE AMENDED MAP OF CARLETON POINT, AS RECORDED IN MAP BOOK 15, PAGE 108, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. SITUATED IN SHELBY COUNTY, ALABAMA.

BEING THE SAME PROPERTY CONVEYED TO STEPHANIE ROULIER AND CHRIS ROULIER JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM JUDITH B. FREEMAN, A MARRIED WOMAN RECORDED 04/17/2001

TAX ID# 194180002007000

Roulier