



20060630000314560 1/4 \$80.00
Shelby Cnty Judge of Probate, AL
06/30/2006 08:09:40AM 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
BANK

MODIFICATION OF MORTGAGE

RECEIVED

JUN 09 2006



REAL ESTATE PERFECTION

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THIS MODIFICATION OF MORTGAGE dated May 5, 2006, is made and executed between JAMES D LYNCH JR, whose address is 134 CHESTNUT DR, ALABASTER, AL 35007-8530 and CAROL JAN LYNCH, whose address is 134 CHESTNUT DR, ALABASTER, AL 35007-8530; Husband and Wife (referred to below as "Grantor") and REGIONS BANK, whose address is 941 20TH STREET SOUTH, BIRMINGHAM, AL 35205 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 26, 2001 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded 05-07-2001 as Instrument Number 2001 17910 in Shelby County, Alabama. *This is a Future Advance Mortgage.*

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 134 Chestnut Drive, Alabaster, AL 35007.

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

Note in the principal amount of \$40,000.00, no new money, due 05-05-2016..

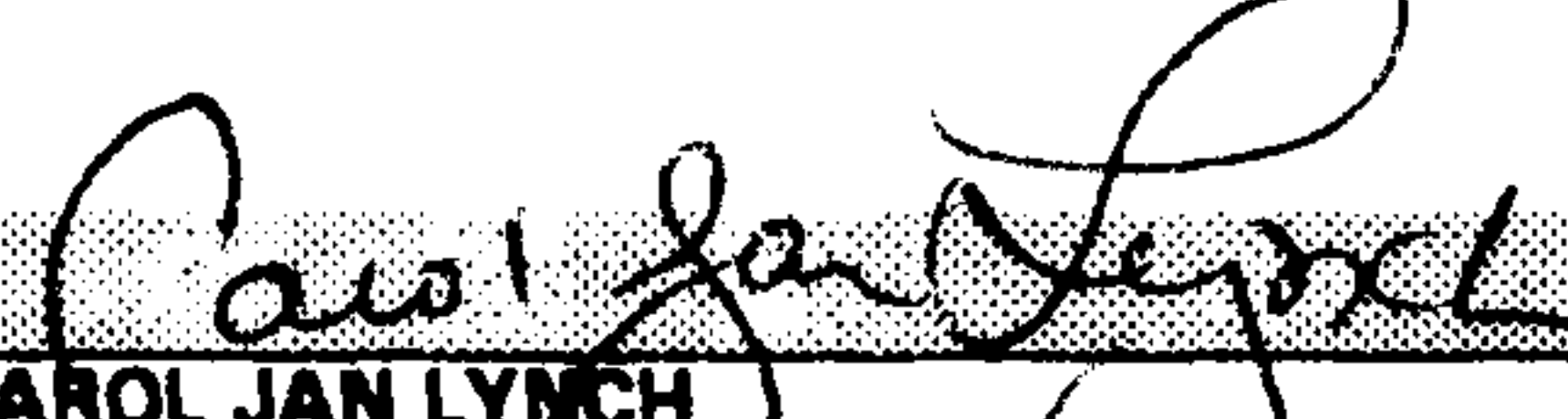
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 MAY 5, 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  (Seal)
JAMES D LYNCH JR

X  (Seal)
CAROL JAN LYNCH

LENDER:

REGIONS BANK
X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: PHILIP C GRAHAM
Address: 941 20TH STREET SOUTH
City, State, ZIP: BIRMINGHAM, AL 35205

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

Alabama

)

COUNTY OF

Jefferson

) SS

)

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JAMES D LYNCH JR and CAROL JAN LYNCH, 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 3 day of May, 2006.

Shirley G. Wade
Notary Public

My commission expires MY COMMISSION EXPIRES DECEMBER 5, 2008

LENDER ACKNOWLEDGMENT

STATE OF

AL

)

COUNTY OF

Jefferson

) SS

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Casey Graham
Regions 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.

Given under my hand and official seal this 31 day of May, 2006.

Cynthia H. Hines
Notary Public

My commission expires MY COMMISSION EXPIRES OCTOBER 25, 2008



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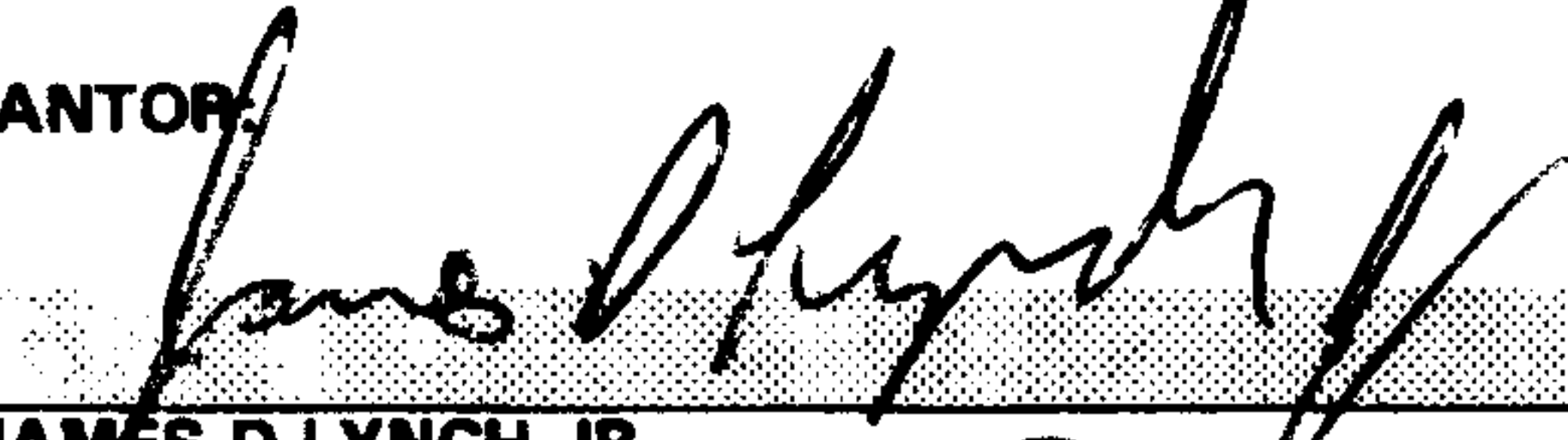
EXHIBIT "A"

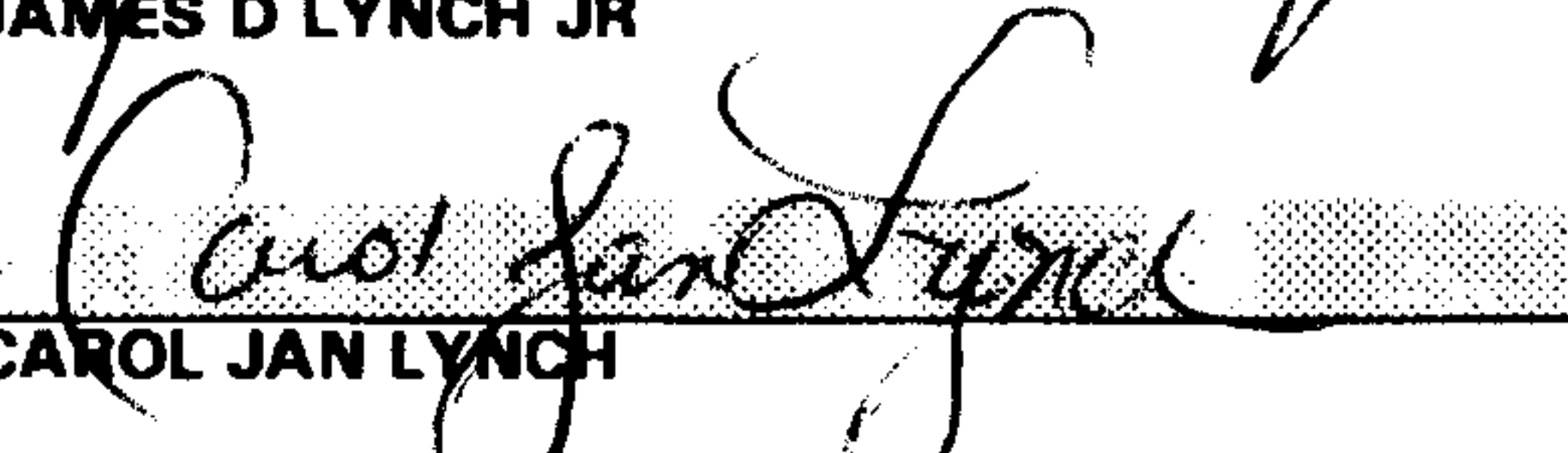
This EXHIBIT "A" is attached to and by this reference is made a part of the Modification of Mortgage, dated May 5, 2006, and executed in connection with a loan or other financial accommodations between REGIONS BANK and JAMES D LYNCH JR and CAROL JAN LYNCH.

REMINDER TO LENDER TO ADD LEGAL DESCRIPTION..

THIS EXHIBIT "A" IS EXECUTED ON MAY 5, 2006.

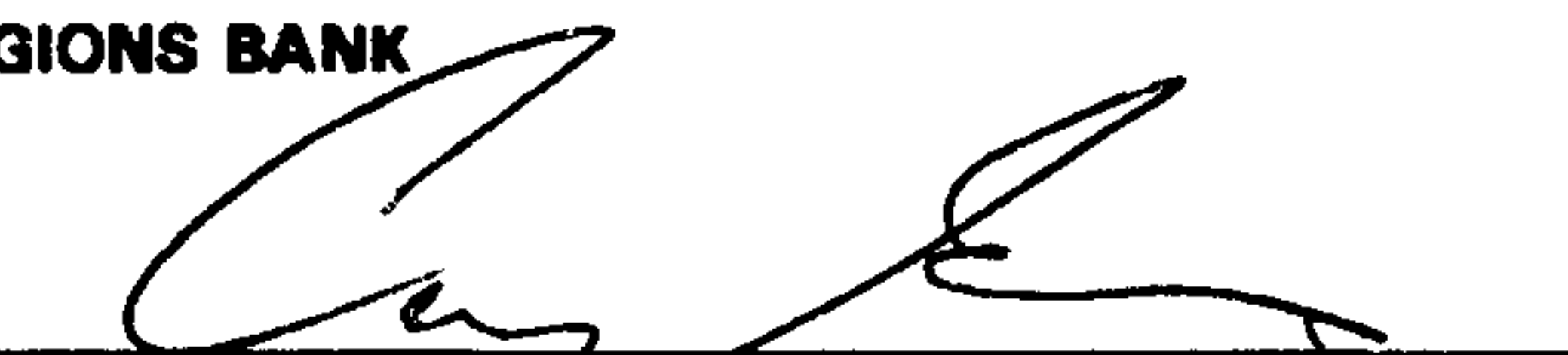
GRANTOR:

X  (Seal)
JAMES D LYNCH JR

X  (Seal)
CAROL JAN LYNCH

LENDER:

REGIONS BANK

X  (Seal)
Authorized Signer


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Exhibit "A"

LOT 39, ACCORDING TO THE SURVEY OF HARVEST RIDGE SECOND PHASE,
AS RECORDED IN MAP BOOK 12, PAGE 49, IN THE PROBATE PFFICE OF
SHELBY COUNTY, ALABAMA.