20060724000356120 1/5 $23.00
Shelby Cnty Judge of Probate,AL
07/24/2006 02:37:28PM 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

RECEIVED
JUL 13 2006
REAL ESTATE PERFECTION

MODIFICATION OF MORTGAGE

DOC48002900000290054970000000

THIS MODIFICATION OF MORTGAGE dated June 23, 2006, is made and executed between BOBBY F SHUNNARAH, whose address is 4060 CROSSING LN, BIRMINGHAM, AL 35242-4474; An Unmarried Man (referred to below as "Grantor") and REGIONS BANK, whose address is 910 N. MAIN STREET, MONTEVALLO, AL 35115 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 21, 2006 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded March 20, 2006 in Instrument #2006032000127630, Shelby County, Alabama .

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Shelby County, State of Alabama:

See 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 4060 CROSSING LANE, BIRMINGHAM, AL 35242.

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

Modification is made to extend terms on $90,000.00. due 07/07/2011.

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 JUNE 23, 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)**
BOBBY F SHUNNARAH

LENDER:

REGIONS BANK

X _____ **(Seal)**
Authorized Signer

This Modification of Mortgage prepared by:

Name: Brown Williams
Address: 910 N. MAIN STREET
City, State, ZIP: MONTEVALLO, AL 35115

INDIVIDUAL ACKNOWLEDGMENT

20060724000356120 2/5 $23.00
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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 **BOBBY F SHUNNARAH, An Unmarried Man,** whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 23 **day of** June, 2006.

Debra D. Payne
Notary Public

DEBRA D. PAYNE
NOTARY PUBLIC
STATE OF ALABAMA
COMM. EXP. 11-04-2007

My commission expires _____

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 Debra D Payne 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 23 **day of** June, 2006.

Kathryn M Gee
Notary Public

My commission expires MY COMMISSION EXPIRES JUNE 27, 2010

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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 June 23, 2006, and executed in connection with a loan or other financial accommodations between REGIONS BANK and BOBBY F SHUNNARAH.

REMINDER TO LENDER TO ADD LEGAL DESCRIPTION..

THIS EXHIBIT "A" IS EXECUTED ON JUNE 23, 2006.

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GRANTOR:

X _____ (Seal)
BOBBY F SHUNNARAH

LENDER:

REGIONS BANK

X _____ (Seal)
Authorized Signer

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20060724000356120 4/5 $23.00
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Order Legal Descriptions

Full Legal Description:
LOT 61, ACCORDING TO THE SURVEY OF PHASE FOUR CALDWELL CROSSINGS, 2ND SECTOR, AS RECORDED IN MAP BOOK 32, PAGE 7, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. MINERALS AND MINING RIGHTS, TOGETHER WITH RELEASE OF DAMAGES, EXCEPTED. SUBJECT TO TAXES FOR 2004. SUBJECT TO 10 FOOT EASEMENT ON REAR SIDE OF LOT AS SHOWN ON RECORDED MAP. SUBJECT TO 10 FOOT EASEMENT ON SOUTH SIDE OF LOT AS SHOWN ON RECORDED MAP. SUBJECT TO RIGHT OF WAY GRANTED TO SHELBY COUNTY RECORDED IN VOLUME 233, PAGE 700; VOLUME 216, PAGE 29 AND VOLUME 282, PAGE 115. SUBJECT TO RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY RECORDED IN REAL VOLUME 142, PAGE 148 AND REAL VOLUME 142, PAGE 148. SUBJECT TO RIGHT OF WAY GRANTED THE CITY OF HOOVER RECORDED IN INST. NO. 2000-40742, INST. NO. 2000-40741 AND INST. NO. 2000-25988. SUBJECT TO RESTRICTIONS AND COVENANTS APPEARING OF RECORD IN INST. NO. 2002-02381. THIS CONVEYANCE IS MADE WITH THE EXPRESS RESERVATION AND CONDITION THAT GRANTEES, FOR THEMSELVES AND ON BEHALF OF THEIR HEIRS, ADMINISTRATORS, EXECUTORS, SUCCESSORS, ASSIGNS, CONTRACTORS, PERMITEES, LICENSEES AND LESSEES, HEREBY RELEASE AND FOREVER DISCHARGE GRANTOR FROM ANY AND ALL LIABILITY, CLAIMS AND CAUSES OF ACTION, WHETHER ARISING AT LAW (BY CONTRACT OR IN TORT) OR IN EQUITY WITH RESPECT TO DAMAGE OR DESTRUCTION OF PROPERTY AND INJURY TO OR DEATH OF ANY PERSON LOCATED IN, ON, OR UNDER THE SURFACE OF OR OVER THE PROPERTY HEREIN CONVEYED, AS THE CASE MAY BE, WHICH ARE CAUSED BY, OR ARISE AS A RESULT OF, PAST, PRESENT, OR FUTURE SOIL, SUBSOIL, OR OTHER CONDITIONS (INCLUDING, WITHOUT LIMITATION, SINKHOLES, UNDERGROUND MINES, SUBSURFACE WATERS, AND LIMESTONE FORMATIONS) UNDER OR ON THE SUBJECT PROPERTY, WHETHER CONTIGUOUS OR NON-CONTIGUOUS. GRANTEES ACKNOWLEDGE THAT THEY HAVE MADE THEIR OWN INDEPENDENT INSPECTIONS AND INVESTIGATIONS OF

THE SUBJECT PROPERTY AND ARE PURCHASING THE SUBJECT PROPERTY IN RELIANCE UPON SUCH INSPECTIONS AND INVESTIGATIONS. FOR PURPOSES OF THIS PARAGRAPH, GRANTOR SHALL MEAN AND REFER TO THE MEMBERS, MANAGERS, AGENTS, EMPLOYEES, SUCCESSORS, ASSIGNS, MEMBERS, OWNERS, MANAGERS, PARTNERS, OFFICERS AND CONTRACTORS OF GRANTOR AND ANY SUCCESSORS AND ASSIGNS OF GRANTOR. BEING THE SAME PROPERTY CONVEYED TO BOBBY F. SHUNNARAH BY DEED FROM HARBAR CONSTRUCTION COMPANY, INC. RECORDED 03/03/2004 IN DEED BOOK 20040303000108460 PAGE , IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA. TAX ID# 10-2-03-0-007-012

Brief Legal Description:

No brief legal description associated with this order.

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