20060804000379520 1/3 \$77.00 Shelby Cnty Judge of Probate, AL 08/04/2006 03:38:47PM FILED/CERT

17

WHEN RECORDED MAIL TO:
Regions Loan Servicing Release

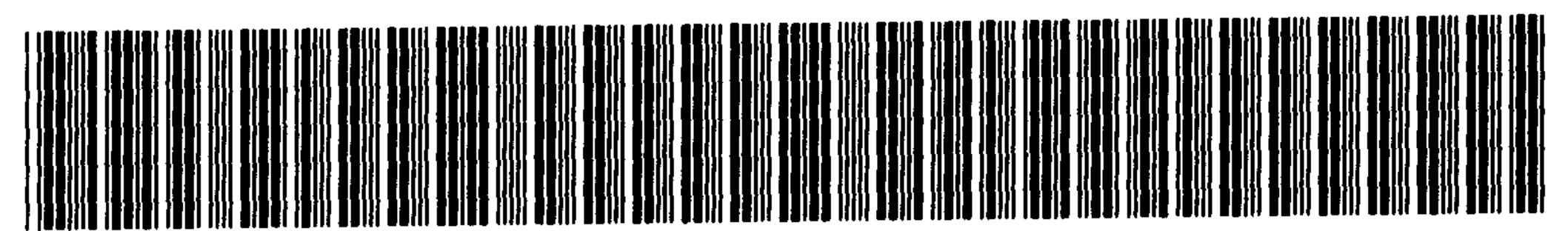
P O Box 4897

Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000300000030297219000000

THIS MODIFICATION OF MORTGAGE dated November 3, 2005, is made and executed between WILLIAM T BLACK, whose address is 4665 SANDPIPER LN, HOOVER, AL 35244-3302 and LAURA G BLACK, whose address is 4665 SANDPIPER LN, HOOVER, AL 35244-3302; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 417 NORTH 20TH STREET, BIRMINGHAM, AL 35203 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 13, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded August 23, 2004, instrument number 2004082300471830, Jefferson 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 4665 SANDPIPER LANE, HOOVER, AL 35244.

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

Notein the principal amount of \$40,000.00, representing new money of \$15,000.00, due November 2, 2015.

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 NOVEMBER 3, 2005.

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)

WILLIAM T BLACK

LENDER:

REGIONS BANK

Authorized Signer

This Modification of Mortgage prepared by:

Name: DALE A SWANSON

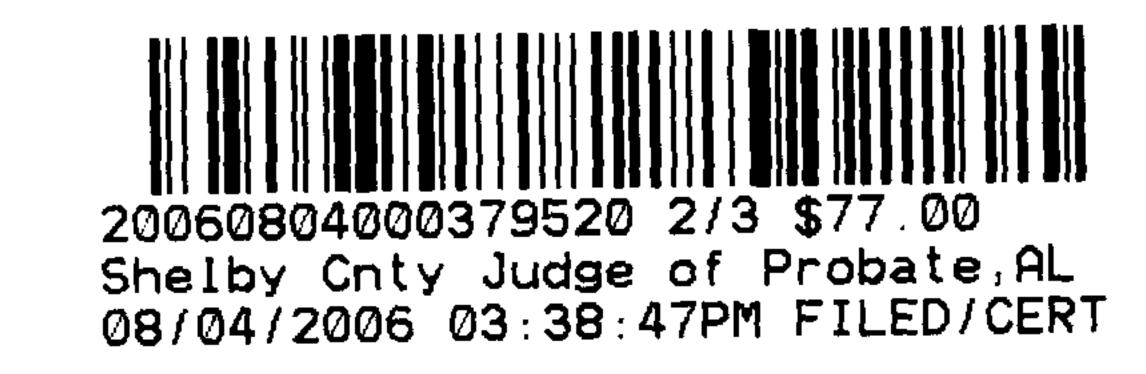
Address: 417 NORTH 20TH STREET City, State, ZIP: BIRMINGHAM, AL 35203

Loan No: 00300000030297219

INDIVIDUAL ACKNOWLEDGMENT	
STATE OF Claudemen	
	SS
COUNTY OF	
COUNTY OF	
	- sid state heroby cortify that WILLIAM T RIACK and LAURA G BLACK.
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that WILLIAM T BLACK and LAURA G BLACK, 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 day	
Given under my name and chicial sear this	Spacie & Stephenson
Notary Public Notary Public	
My commission expires MY COMMISSION EXPIRES SEPTEMBER 7, 2009	
LENDER ACKNOWLEDGMENT	
STATE OF MOUDAMEL	
	SS
COUNTY OF DIMENSION	
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 day of day of	
Lacin of Change	
Notary Public	
My commission expires	

LASER PRO Lending, Ver. 5.27.00.005 Copr. Harland Financial Solutions, Inc. 1997, 2005. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-152064 PR-CL05

MY COMMISSION EXPIRES SEPTEMBER 7, 2009



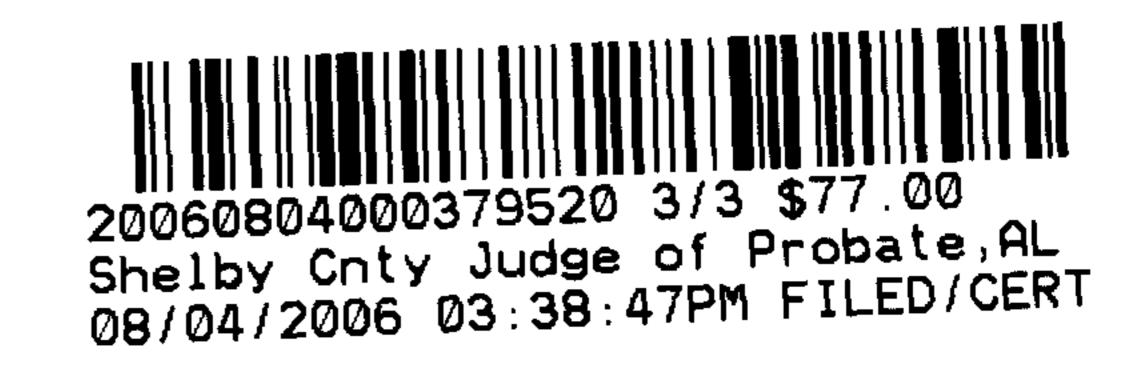


EXHIBIT A

Lot 67, according to the Map of Sandpiper Trail Subdivision, Sector II, as recorded in Map Book 12, Pages 44, 45, 46, and 47, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.