

WHEN RECORDED MAIL TO:

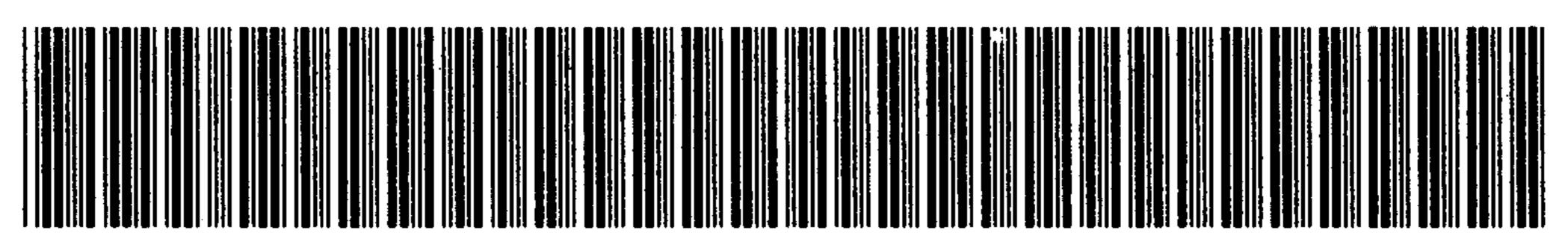
Regions Loan Se. vicing Release P O Box 4897
Montgomery, AL 36103

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AUG 10 2006

MODIFICATION OF MORTGAGE REAL ESTATE PERFECTION



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THIS MODIFICATION OF MORTGAGE dated July 24, 2006, is made and executed between CHARLES J LANZI JR, whose address is 211 NEWGATE CIR, ALABASTER, AL 35007-8409 and DEBRA LYNN LANZI, whose address is 211 NEWGATE CIR, ALABASTER, AL 35007-8409; Husband and Wife (referred to below as "Grantor") and REGIONS BANK, whose address is 2964 PELHAM PARKWAY, PELHAM, AL 35124 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 5, 2001 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded 07-23-2001, Book 2001, page 30248, Shelby County, AL.

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 211 NEWGATE CIRCLE, ALABASTER, AL 35007.

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

Note in the principal amount of \$50,000.00, representing new money of \$25,000.00, due 09-07-2016.

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 JULY 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:

CHADLES LIANTIED TO TOTAL TO THE TOTAL OF TH

X DDA I VRIRI I ARTZI

LENDER:

REGIONS BANK

Authorized Signer X Suppose Authorized Signer

This Modification of Mortgage prepared by:

Name: Deborah L Seybold

(Seal)

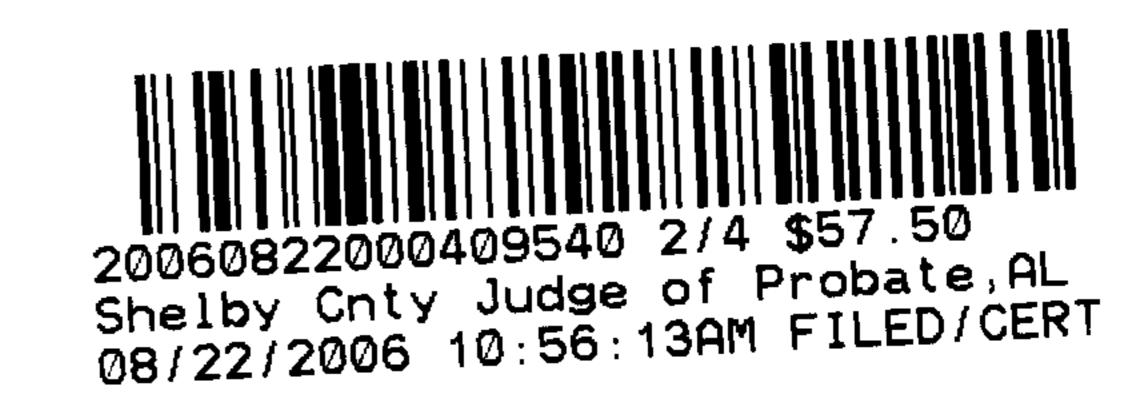
Address: 2964 PELHAM PARKWAY City, State, ZIP: PELHAM, AL 35124

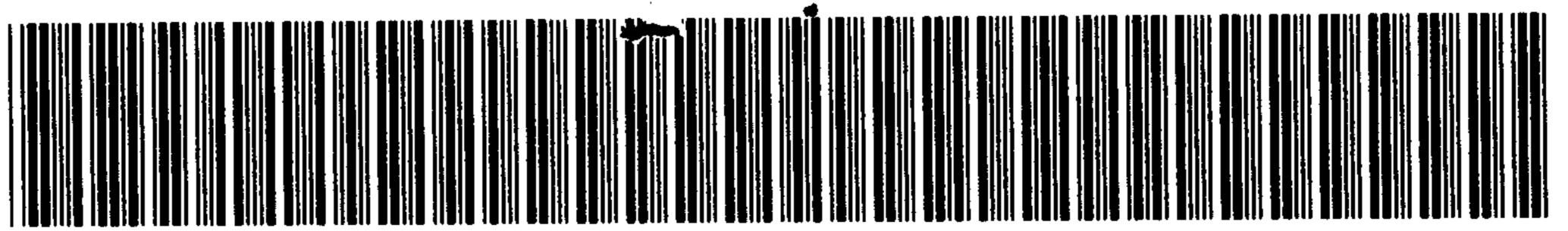
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MODIFICATION OF MORTGAGE (Continued)

| INDIVIDUAL ACKNOWLEDGMENT | | |
|--|------------------|--|
| STATE OF Allunce COUNTY OF Shelley |)) SS) | KATIE LETT, NOTARY PUBLIC ALABAMA STATE AT LARGE MY COMMISSION EXPIRES APRIL 3, 2010 |
| I, the undersigned authority, a Notary Public in and for said coultant. Husband and Wife, whose names are signed to the fore day that, being informed of the contents of said Modification, the Given under my hand and official seal this My commission expires Outlined My commission expires | going instrume | ate, hereby certify that CHARLES J LANZI JR and DEBRA LYNN and, and who are known to me, acknowledged before me on this e same voluntarily on the day the same bears date. 20 0 Notary Public |
| LENDER ACKNOWLEDGMENT | | |
| country of | e contents of sa | KATIE LETT, NOTARY PUBLIC ALABAMA STATE AT LARGE MY COMMISSION EXPIRES APRIL 3, 2010 The property that Franciscopies of the foregoing Modification and who is known to me, and Modification of Mortgage, he or she, as such officer and with on. The property of the propert |
| My commission expires April 3, 2010 | | Notary Public |

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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 July 24, 2006, and executed in connection with a loan or other financial accommodations between REGIONS BANK and CHARLES J LANZI JR and DEBRA LYNN LANZI.

REMINDER TO LENDER TO ADD LEGAL DESCRIPTION...

THIS EXHIBIT "A" IS EXECUTED ON JULY 24, 2006.

GRANTOR:

₩.

Maddy (Seal)

DEBRA LYNN LANZI (Seal)

LENDER:

REGIONS BANK

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Exhibit "A"

Lot 13, in Block 3, according to the Map and Survey of Norwick Ferset - First Sector, as recorded in Map Book 11, Page 63 in the Probate Office of Shelby County, Alabama.

Lanzi

20060822000409540 4/4 \$57.50 Shelby Cnty Judge of Probate, AL 08/22/2006 10:56:13AM FILED/CERT