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

RGIONS &

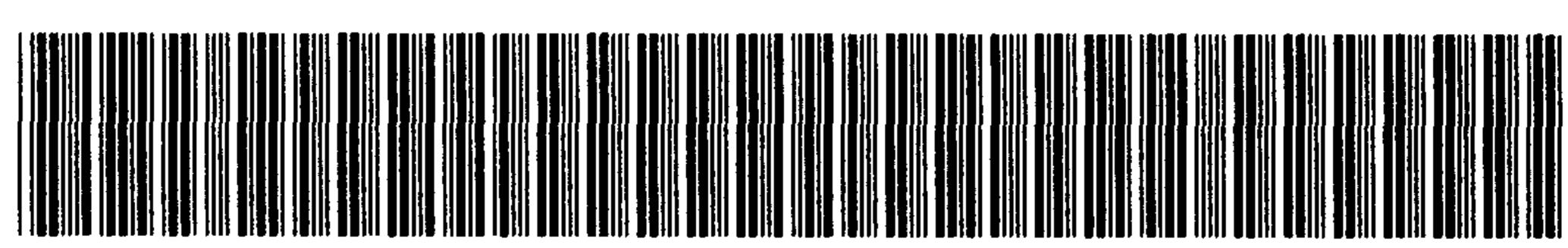
RECEIVED

"unpaid balance \$50,000.00"

BANK AUG 10 2006

MODIFICATION OF MORTGAGE

REAL ESTATE PERFECTION



\*DOC48002900000290054083000000\*

THIS MODIFICATION OF MORTGAGE dated July 24, 2006, is made and executed between MICHAEL P HARMON, whose address is 828 GREYSTONE HIGHLANDS DR, BIRMINGHAM, AL 35242-2651 and SHANNON R HARMON, whose address is 828 GREYSTONE HIGHLANDS DR, BIRMINGHAM, AL 35242-2651; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 1301 DOUG BAKER BLVD, HOOVER, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 24, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded 08-18-2003, Instrument No. 20030818000542340, 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 828 GREYSTONE HIGHLANDS DR, BIRMINGHAM, AL 35242.

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

Note in the principal amount of \$50,000.00, representing new money of \$8,646.00, due 07-21-2016.

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:** 

(Seal) MICHAEL P HARMON

LENDER:

**REGIONS BANK** 

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: Jeremy Burns

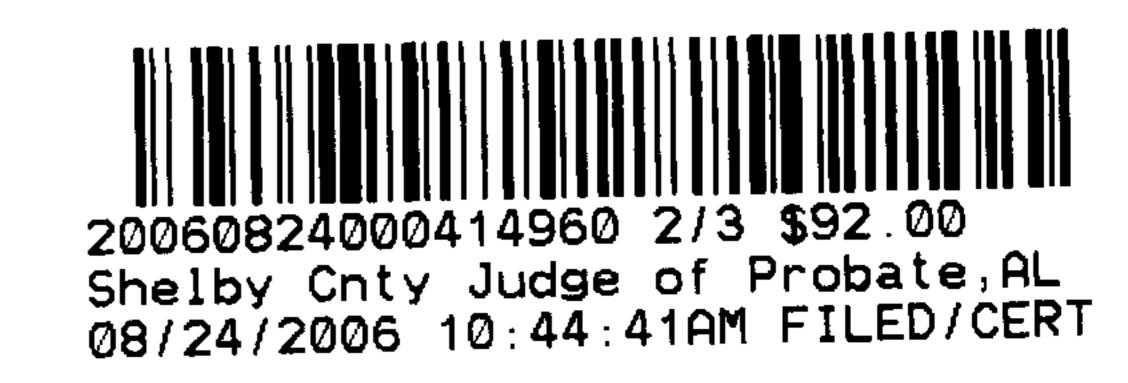
Address: 1301 DOUG BAKER BLVD

City, State, ZIP: HOOVER, AL 35242

## MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT
STATE OF Mahana
country of Shelby
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that MICHAEL P HARMON and SHANNON R HARMON, 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 of day of 20 99
IN CUIVINISSION EXPIRES DECEMBER 2, 2009
My commission expires
LENDER ACKNOWLEDGMENT
STATE OF Alabama )
STATE OF Alabama )
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  a corporation, is signed to the foregoing Modification and who is known to me,
STATE OF Alabama )  COUNTY OF Shelby )  State of Alabama )  State of Alabama )  State of Alabama )  State of Alabama (State of the state of the stat
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  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
STATE OF Alabama  ) SS  COUNTY OF Shelby  1, 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.
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  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
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  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  Analysis
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  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

LASER PRO Lending, Ver. 5.31.00.004 Copr. Harland Financial Solutions, Inc. 1997, 2006. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-305126 PR-CL22



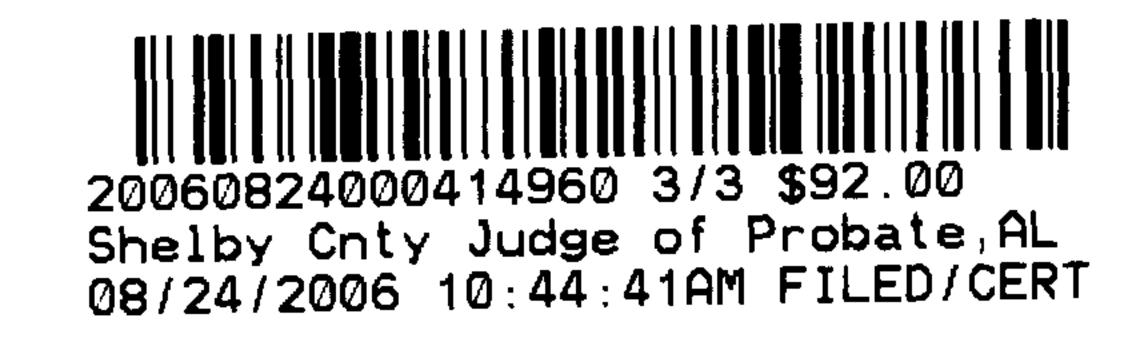


Exhibit "A"

Lot 60, according to the Amended Map of Greystone Highlands, Phase 2 as recerded in Map Book 19, Page 25 in the Probate Office of Shelby County, Alabame.

Harmon