20060901000434100 1/4 $110.30
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WHEN RECORDED MAIL TO:
Regions Loan Servicing Release
P O Box 4897
Montgomery, AL 36103

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REGIONS BANK

MODIFICATION OF MORTGAGE

DOC48002900193000212090000000

RECEIVED
AUG 21 2006
REAL ESTATE PERFECTION

THIS MODIFICATION OF MORTGAGE dated August 7, 2006, is made and executed between JERRY WAYNE DAVIDSON, AKA JERRY DAVIDSON, whose address is 100 PALM ST, COLUMBIANA, AL 35051-8810 and LINDA HOWTON DAVIDSON, AKA LINDA DAVIDSON, whose address is 100 PALM STREET, COLUMBIANA, AL 35051-8810; Husband and Wife (referred to below as "Grantor") and REGIONS BANK, whose address is P.O. BOX 946, 21325 HWY 25, COLUMBIANA, AL 35051 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 18, 2005 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded 05-18-2005 in Instrument 20050518000240360 in Shelby County, AL.

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

See ATTACH 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 100 PALM ST, COLUMBIANA, AL 35051.

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

Note in principal amount of $~~60,000.00~~ 60,150.00, no new money due 8/21/21

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 AUGUST 7, 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)
JERRY WAYNE DAVIDSON

X _____ (Seal)
LINDA HOWTON DAVIDSON

LENDER:

REGIONS BANK

X _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: BILLY R JONES
Address: P.O. BOX 946
City, State, ZIP: COLUMBIANA, AL 35051

INDIVIDUAL ACKNOWLEDGMENT

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STATE OF Al)
) **SS**
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **JERRY WAYNE DAVIDSON and LINDA HOWTON DAVIDSON, 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 7th **day of** Aug. **, 20**06**.**

Melinda Swan
Notary Public

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF Al)
) **SS**
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that 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 7th **day of** Aug. **, 20**06

Melinda Swan
Notary Public

My commission expires _____

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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 August 7, 2006, and executed in connection with a loan or other financial accommodations between REGIONS BANK and JERRY WAYNE DAVIDSON and LINDA HOWTON DAVIDSON.

REMINDER TO LENDER TO ADD LEGAL DESCRIPTION..

THIS EXHIBIT "A" IS EXECUTED ON AUGUST 7, 2006.

GRANTOR:

X _____ (Seal)
JERRY WAYNE DAVIDSON

X _____ (Seal)
LINDA HOWTON DAVIDSON

LENDER:

REGIONS BANK

X _____ (Seal)
Authorized Signer

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SCHEDULE "A"

A PARCEL OF LAND SITUATED IN THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 19, TOWNSHIP 21 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 19, TOWNSHIP 21 SOUTH, RANGE 1 EAST AND RUN NORTH ALONG THE WEST LINE OF SAID QUARTER-QUARTER FOR 1,310.89 FEET TO THE NORTHWEST CORNER OF SAID QUARTER-QUARTER AND THE POINT OF BEGINNING; THENCE TURN AN ANGLE TO THE RIGHT OF 90 DEGREES, 30 MINUTES AND RUN EAST ALONG THE NORTH LINE OF SAID QUARTER-QUARTER FOR 200.00 FEET; THENCE TURN AN ANGLE TO THE RIGHT OF 90 DEGREES, 30 MINUTES AND RUN WEST FOR 200.00 FEET TO THE WEST LINE OF SAID QUARTER-QUARTER; THENCE TURN AN ANGLE OF 89 DEGREES 30 MINUTES RIGHT AND RUN NORTH ALONG SAID WEST LINE FOR 175.00 FEET TO THE POINT OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO JERRY DAVIDSON AND WIFE, LINDA DAVIDSON JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM ELBERT W. GIBSON AND WIFE, HAZEL L. GIBSON RECORDED 07/28/1976 IN DEED BOOK 300 PAGE 90, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

TAX ID# 20-4-19-0-000-010.001

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