20060929000483910 1/2 \$45.00 Shelby Cnty Judge of Probate, AL 09/29/2006 10:29:30AM FILED/CERT

## WHEN RECORDED MAIL TO:

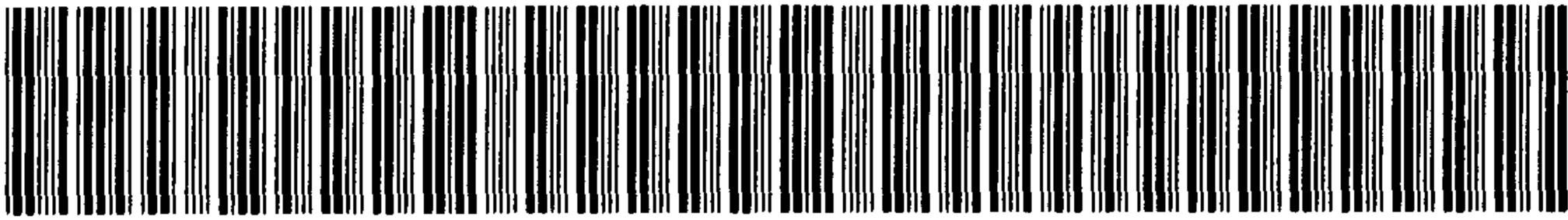
Regions Loan Servicing Release P O Box 4897 Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

OKICILIA ON ON THE PRESENTATION OF CARLEST AND THE PRESENTATION OF THE PRESENTATION OF

## REGIONS & SM BANK

MODIFICATION OF MORTGAGE



\*DOC48000300000030262274000000\*

THIS MODIFICATION OF MORTGAGE dated August 29, 2006, is made and executed between FRED L ZUIDERHOEK, aka FRED LAMAR ZUIDERHOEK, whose address is 104 HAMPTON LAKE DRIVE, PELHAM, AL 35124-4812 and SANDRA C ZUIDERHOEK, whose address is 104 HAMPTON LAKE DR, PELHAM, AL 35124-4812; Husband and Wife (referred to below as "Grantor") and REGIONS BANK, whose address is 3065 JOHN HAWKINS PARKWAY, HOOVER, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 28, 2001 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded 10-08-2001 Book num: 2001, Page num: 43517 Shelby County Alabama.

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

LOT 75, ACCORDING TO THE SURVEY OF HIGH HAMPTON, SECTOR 2, AS RECORDED IN MAP BOOK 22, PAGE 7, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.SUBJECT TO" (1) TAXES OF THE YEAR 1999 AND SUBSEQUENT YEARS; (2) EASEMENTS, RESTRICTION, RESERVATIONS, RIGHTS-OF-WAY, LIMITATIONS, COVENANTS AND CONDITIONS OF RECORD, IF ANY; (3) MINERAL AND MINING RIGHTS, IF ANY."""BEING THE SAME PROPERTY CONVEYED TO FRED LAMAR ZUIDERHOEK SANDY C. ZUIDERHOEK JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP BY DEED FROM SAVANNAH DEVELOPMENT, INC. RECORDED 02/19/1999 IN DEED BOOK 1999 PAGE 06957, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.''''TAX ID# 14417200001016

The Real Property or its address is commonly known as 104 hampton lake drive, pelham, AL 35124.

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

Note in the principal amount of \$50,000.00, representing new money of \$20,000.00.

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 29, 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:** 

RRED L ZUIDERHOEK

LENDER:

7950

**REGIONS BANK** 

Authorized Signer Badde Seal)

## MODIFICATION OF MORTGAGE

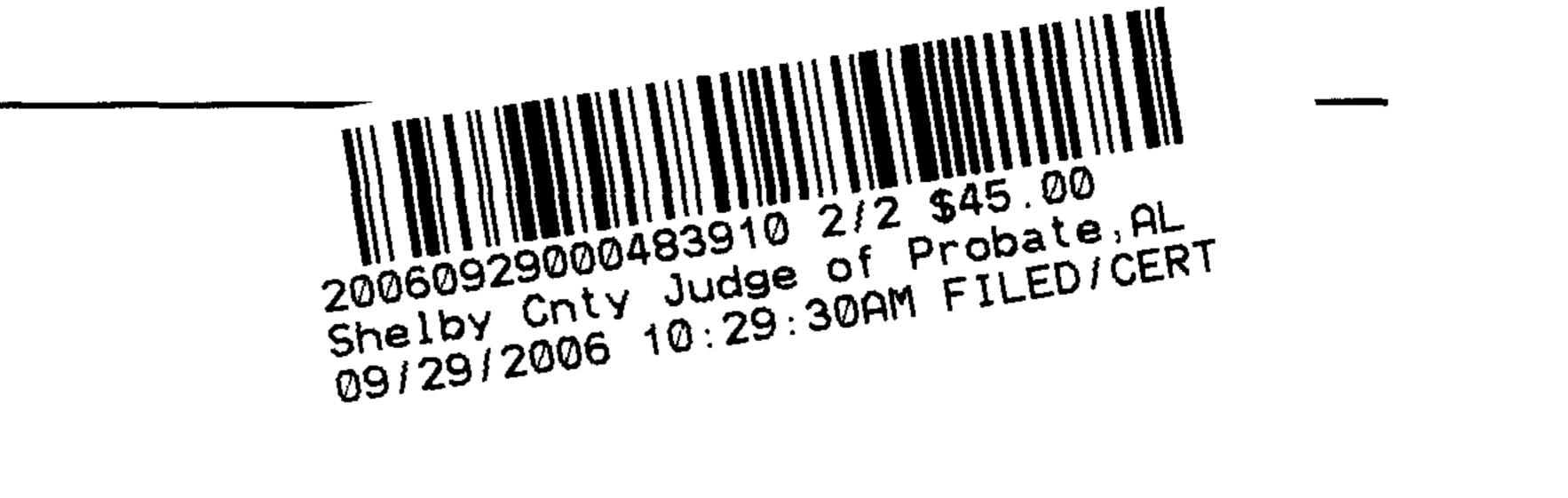
(Continued)

Page 2

This Modification of Mortgage prepared by:

Name: braden kimberly p

Address: 3065 JOHN HAWKINS PARKWAY City, State, ZIP: HOOVER, AL 35244



INDIVIDUAL ACKNOWLEDGMENT	
STATE OF HU	
COUNTY OF SEFFERSON	) SS )
I, the undersigned authority, a Notary Public in and for said of By Mass Late, hereby certify that FRED L ZUIDERHOEK and SANDRA C ZUIDERHOEK, Husband and Wife, whose names are signed to the foregoing free ment, and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification, the Public same voluntarily on the day the same bears date.  Given under my hand and official seal this  ALABAMA  Notary Public	
LENDER ACKNOWLEDGMENT	
STATE OF	
COUNTY OF SEFFENSUM	) SS )
the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Rechange Braden of a corporation, is signed to the foregoing Modification and who is known to me, acknowledged before me on this day that, being informed will explain the same voluntarily for and as the color of Salar Agrantian.  Given under my hand and official seal this  November  November  November  Notary Public  Notary Public	

LASER PRO Lending, Ver. 5.32.10.003 Copr. Harland Financial Solutions, Inc. 1997, 2006. All Rights Reserved. AL R:\CFI\LPL\G201.FC TR-328794 PR-CL22