

WHEN RECORDED MAIL TO:

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

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MODIFICATION OF MORTGAGE

RECEIVED
NOV 0 8 2006

REAL ESTATE PERFECTION



DOC48002900000290055102000000

THIS MODIFICATION OF MORTGAGE dated October 20, 2006, is made and executed between KIM G CALDWELL, whose address is 5874 HIGHWAY 26, COLUMBIANA, AL 35051-3616 and WILLIAM CALDWELL, whose address is 5874 HWY 26, COLUMBIANA, AL 35051-3616; 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 March 31, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded 04-14-2003 in book 2003 page 6414, Shelby County, AL.

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

See ATTAHED 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 5874 hwy 26, columbiana, AL 35051.

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

Note in the principal amount of \$70,000.00, representing new money of \$50,000.00. Due date 11/4/11 Not extended

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 OCTOBER 20, 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:

Mi Dallwell

WILLIAM CALDWELI

(Seal)

LENDER:

REGIONS BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: MELINDA S WALKER Address: P.O. BOX 946

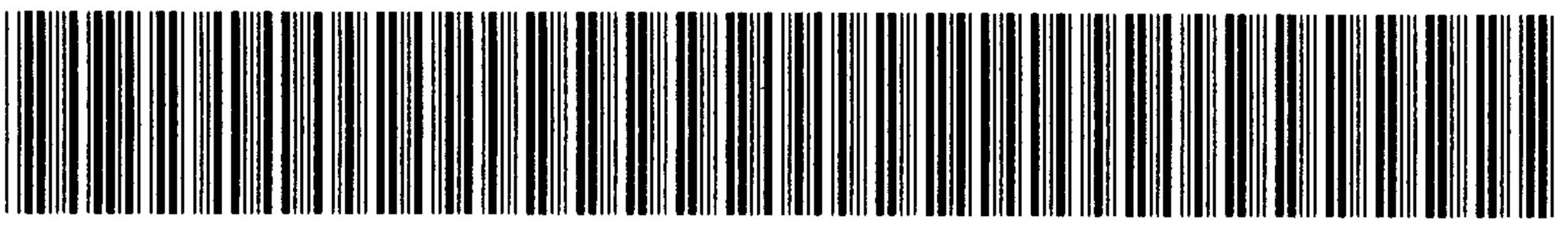
City, State, ZIP: COLUMBIANA, AL 35051

My commission expires

MODIFICATION OF MORTGAGE (Continued)

COUNTY OF Authors. It the undersigned authority, a Notary Public in and for said county in said state, hereby certify that KIM G CALDWELL and WILLIA CALDWELL, Husband and Wife, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me of 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			
STATE OF SALUGE AND A STATE OF Second		INDIVIDUAL ACKNOWLEDGMENT	20061122000570390 274 4125 00
LENDER ACKNOWLEDGMENT STATE OF COUNTY OF LENDER ACKNOWLEDGMENT I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that KIM G CALDWELL and WILLIA CALDWELL, Husband and Wife, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me of 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 LENDER ACKNOWLEDGMENT I) SS COUNTY OF I) SS COUNTY OF I) 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 wifull authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this 3 / 5 db day of Malla Augusta	STATE OF SALLY	labaru,	Shelby Chty Judge of Probate of
CALDWELL, Husband and Wife, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me of 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	COUNTY OF Allby) SS)	
LENDER ACKNOWLEDGMENT STATE OF Sully 1) SS COUNTY OF Sully 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 macknowledged 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 3/84 day of 344 344 344 344 344 344 344 344 344 34	CALDWELL, Husband and Wife, whose nare this day that, being informed of the content	nes are signed to the foregoing instrument, and who are so of said Modification, they executed the same voluntarily day of	known to me, acknowledged before me only on the day the same bears date.
LENDER ACKNOWLEDGMENT STATE OF Solution SS SS COUNTY OF Solution Signed 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 macknowledged 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 3/84 day of Adaptive Machine Modification and Who is known to macknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, he or she, as such officer and with the foreign machine my hand and official seal this 3/84 day of Adaptive Machine Machin			Notary Public
STATE OF Shalls 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 macknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, he or she, as such officer and wifull authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this 3/84 day of Abullation Abull	My commission expires		
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 macknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, he or she, as such officer and wifull authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this 3/SH day of Multiple Mu		LENDER ACKNOWLEDGMENT	
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 macknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, he or she, as such officer and wifull authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this 3/54 day of MULLIAU MULLIAU	STATE OF Clabane		
a corporation, is signed to the foregoing Modification and who is known to macknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, he or she, as such officer and winfull authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this	COUNTY OF Sheller) SS)	
a corporation, is signed to the foregoing Modification and who is known to macknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, he or she, as such officer and winfull authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this	I, the undersigned authority, a Notary Public	c in and for said county in said state, hereby certify that	
Given under my hand and official seal this 3/84 day of Otto, 2006. Delinder Miles	acknowledged before me on this day that,	a corporation, is signed to the foregoin being informed of the contents of said Modification of M	
Delinder Subelle Notary Public		210d	, 20 <u>C</u> .
		Doll	Der Sullelle 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 October 20, 2006, and executed in connection with a loan or other financial accommodations between REGIONS BANK and WILLIAM CALDWELL and KIM G CALDWELL.

Shelby Cnty Judge of Probate, AL 11/22/2006 09:03:07AM FILED/CERT

20061122000570390 3/4 \$125.00

REMINDER TO LENDER TO ADD LEGAL DESCRIPTION..

THIS EXHIBIT "A" IS EXECUTED ON OCTOBER 20, 2006.

GRANTOR:

(Seal)

KIIVI G CALDWELL

WILLIAM CALDWELL

(Seal)

LENDER:

REGIONS BANK

Authorized Signer (Seal)

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20061122000570390 4/4 \$125.00 Shelby Cnty Judge of Probate, AL 11/22/2006 09:03:07AM FILED/CERT

SCHEDULE "A"

COMMENCE AT THE SE CORNER OF THE SW 1/4 OF THE SW 1/4 OF SECTION 18, TOWNSHIP 21 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA; THENCE SOUTH 89 DEGREES 41 MINUTES 23 SECONDS WEST, A DISTANCE OF 321.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG THE LAST DESCRIBED COURSE A DISTANCE OF 519.39 FEET; THENCE NORTH 51 DEGREES 57 MINUTES 00 SECONDS EAST, A DISTANCE OF 485.84 FEET; THENCE NORTH 11 DEGREES 45 MINUTES 07 SECONDS EAST, A DISTANCE OF 197.06 FEET TO THE SOUTHWESTERLY RIGHT OF WAY OF SHELBY COUNTY HWY. 26; THENCE SOUTH 60 DEGREES 49 MINUTES 11 SECONDS EAST ALONG SAID RIGHT OF WAY A DISTANCE OF 210.02 FEET; THENCE SOUTH 12 DEGREES 37 MINUTES 22 SECONDS WEST AND LEAVING SAID RIGHT OF WAY A DISTANCE OF 397.76 FEET TO THE POINT OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO WILLIAM CALDWELL AND KIM CALDWELL JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM JANET GOOLSBY GLENN, A WID OW RECORDED 06/05/2001 IN DEED BOOK 2001 PAGE 22896, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

TAX ID# 21-4-18-0-000-007.001