



STICKLEY, HARRY M

Record and Return To: Fiserv Lending Solutions 600A N.JohnRodes Blvd MELBOURNE, FL 32934

2006311150030

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 10, 2006, is made and executed between HARRY M STICKLEY, whose address is 1202 ELM DR, ALABASTER, AL 350078303 and TAMRA M. STICKLEY, whose address is 1202 ELM DR, ALABASTER, AL 350078303; husband and wife (referred to below as "Grantor") and Regions Bank, doing business as AmSouth Bank, whose address is 1235 First Street North, Alabaster, AL 35007 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 16, 2002 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 05/02/2002 INSTR#20020502000206960 PGS 1-6 SHELBY COUNTY MODIFIED ON 11/07/2005 INSTR#20051107000577360 MODIFIED ON 11/10/2006.

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

See 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 1202 ELM DR, ALABASTER, AL 350070000.

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

The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$52,500 to \$61,100.

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 NOVEMBER 10, 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)

LENDER:

REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

Authorized Signer

This Modification of Mortgage prepared by:

Name: Brenda Rollins Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283



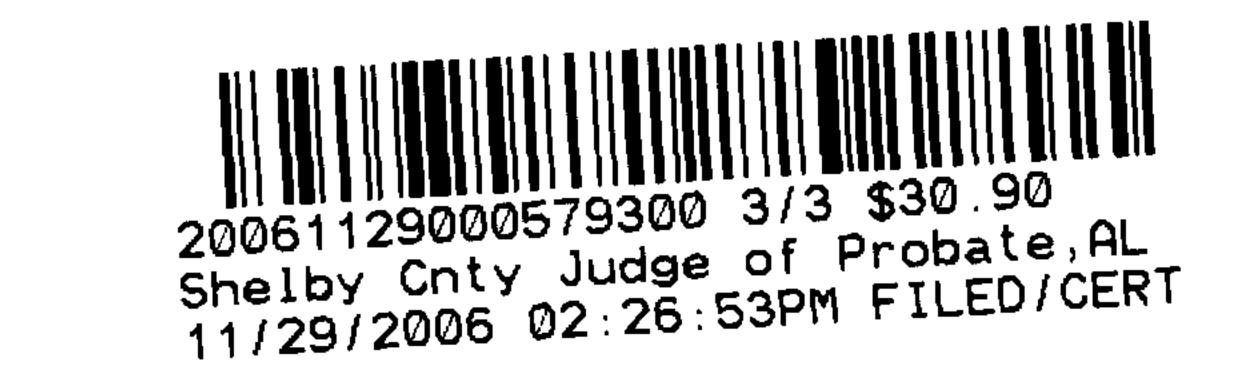
MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OUNTY OF STUDY I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that HARRY M STICKLEY and TAMRA M STICKLEY AND
STICKLEY, husband and wife, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me or 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
My commission expires 4-17-2010
LENDER ACKNOWLEDGMENT
STATE OF MAMA
country of Shall
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that
Given under my hand and official seal this
My commission expires $W-17-2010$

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AMSOUTH BANK is now REGIONS BANK



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SCHEDULE A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA, TO WIT:

LOT 4, ACCORDING TO THE SURVEY OF RB 150 P 649;RB 256 P 185;RB 261 PG 506;RB 288 P 732;AUTUMN RIDGE, AS RECORDED IN MAP BOOK 12 PAGE 4,5 AND 6, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 1202 ELM DR

PARCEL: 138274002004000