

20061215000612140 1/3 \$129.50
Shelby Cnty Judge of Probate, AL
12/15/2006 02:22:46PM FILED/CERT

WHEN RECORDED MAIL TO:



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

HOWELL, JOEL S

20063281011100

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

071100208982

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 30, 2006, is made and executed between **JOEL S HOWELL**, whose address is 3192 CROSSING DR, HOOVER, AL 35242 and **SAMMIE S HOWELL**, whose address is 3192 CROSSING DR, HOOVER, AL 35242; husband and wife (referred to below as "Grantor") and **Regions Bank**, doing business as **AmSouth Bank**, whose address is 200 Corporate Ridge North, Birmingham, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 31, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED MAY 2, 2005 IN THE OFFICE OF THE JUDGE OF PROBATE FOR SHELBY COUNTY, ALABAMA, INSTRUMENT #20050502000208540.

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 3192 CROSSING DR, HOOVER, AL 352420000.

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 \$75,000 to \$150,000.

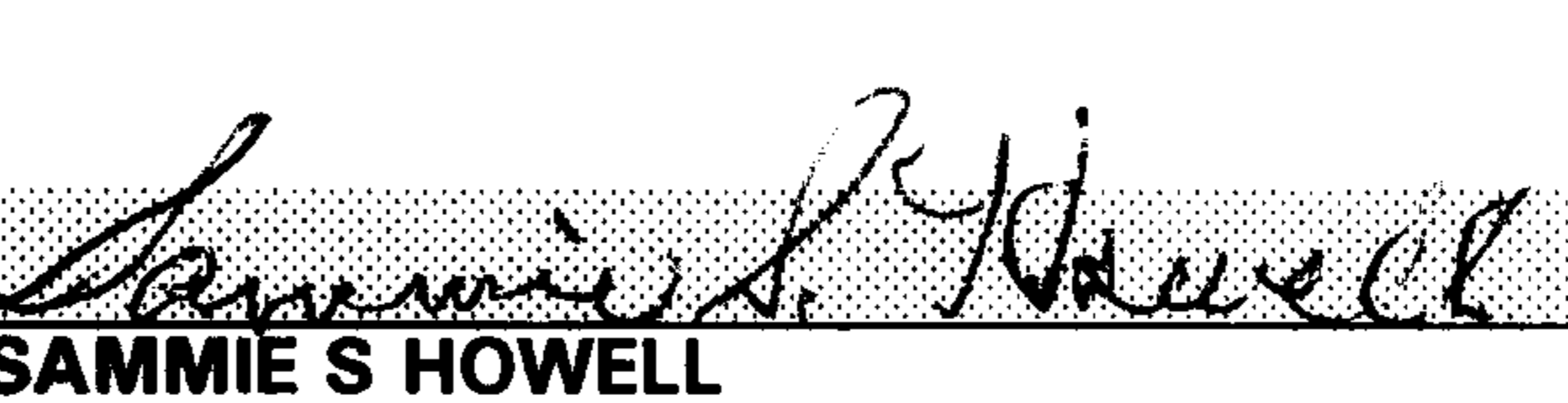
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 30, 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.

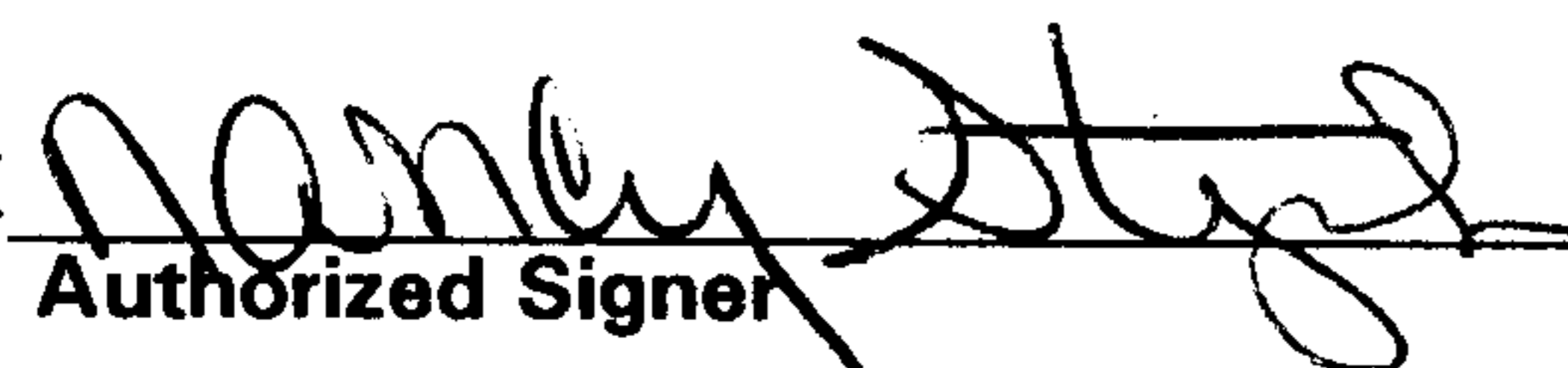
GRANTOR:

X  (Seal)
JOEL S HOWELL

X  (Seal)
SAMMIE S HOWELL

LENDER

REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Sonja Blocker
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

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 **JOEL S HOWELL and SAMMIE S HOWELL, 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 30th day of November, 2006.

J. R. Carver
Notary Public

My commission expires 10/30/2010

LENDER ACKNOWLEDGMENT


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 Nancy Stephens of Regions ~~DBA Amsouth 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 30th day of November, 2006.

J R Carver
Notary Public

My commission expires 10/30/2010


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G339FRH3

SCHEDULE A

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

LOT 106, ACCORDING TO THE SURVEY OF CALDWELL CROSSINGS,
PHASE 5, SECTION 2, AS RECORDED IN MAP BOOK 32 PAGE 103, IN
THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 3192 CROSSINGS DR

PARCEL: 10-2-03-0-008-020-000