

WHEN RECORDED MAIL TO:

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REGIONS & SM BANK

MODIFICATION OF MORTGAGE



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RECEIVED

DEC 2 7 2006

REAL ESTATE PERFECTION

THIS MODIFICATION OF MORTGAGE dated November 27, 2006, is made and executed between RONALD HAROLD KENT A/K/A RONALD H. KENT, JR., whose address is 2790 SADDLECREEK TRAIL, BIRMINGHAM, AL 35242-6008 and LEIGH WHITFIELD KENT A/K/A LEIGH W. KENT, whose address is 2790 SADDLECREEK TRAIL, BIRMINGHAM, AL 35242-6008; Husband and Wife (referred to below as "Grantor") and REGIONS BANK, whose address is 417 NORTH 20TH STREET, BIRMINGHAM, AL 35203 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 13, 2004 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded December 16, 2004, Instrument #20041216000686570, Shelby County, Alabama; Modified on July 21, 2006 in the amount of \$423,000.00.

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 2790 Saddlecreek Trail, Birmingham, AL 35242.

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

Modification is made to add new money of \$80,000.00. Terms are not being 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 NOVEMBER 27, 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:

LENDER:

REGIONS BANK

Authorizea Signer

(Seal)

This Modification of Mortgage prepared by:

Name: Stacey L Roper

Address: 417 NORTH 20TH STREET City, State, ZIP: BIRMINGHAM, AL 35203

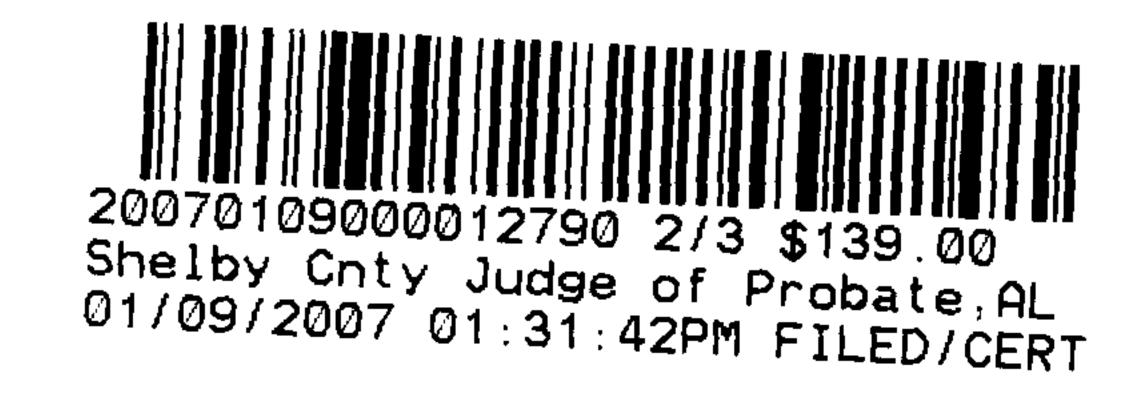
Loan No: 0030000030262159

MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT
STATE OF Wabarra
) ss
COUNTY OF COUNTY OF
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that RONALD HAROLD KENT and LEIGH WHITFIELD KENT, 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 and official seal this day of the
Donder Fuge Expr Notary Public
My commission expiresMy COMMISSION ENTIRES AUGUST 15, 2000
LENDER ACKNOWLEDGMENT
STATE OF WWW.
COUNTY OF CALLED MOTO
COUNTY OF JUNE 1
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 with full authority, executed the same voluntarily for and as the act of said corporation.
Given under my hand and official seal this 27th day of 100000000000000000000000000000000000
Sover Faye Cater Notary Public
MY COMMISSION EXPINES AUGUST 16, 2009 My commission expires

LASER PRO Lending, Ver. 5.33.00.104 Copr. Harland Financial Solutions, Inc. 1997, 2006. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-376202 PR-CL06



200701090000012790 3/3 \$139.00 Shelby Cnty Judge of Probate, AL 01/09/2007 01:31:42PM FILED/CERT

SCHEDULE "A"

LOT 4-A, ACCORDING TO THE FINAL SURVEY OF SADDLE CREEK FARMS, A PRIVATE SUBDIVISION, AS RECORDED IN MAP BOOK 14, PAGE 5 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

BEING THE SAME PROPERTY CONVEYED TO RONALD H. KENT, JR. AND LEIGH W. KENT JOINT TENANTS WITH THE RIGHTS OF SURVIVOR SHIP BY DEED FROM RICHARD G. WEILAND AND HIS WIFE, SHARON M. WEILAND RECORDED 07/01/2004 IN DEED BOOK 2004 PAGE 363880, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

TAX ID# 03-5-22-0-000-006.008

CHAIN DEED

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