20070109000012820 1/4 $73.50
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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

REGIONS BANK

MODIFICATION OF MORTGAGE

RECEIVED
DEC 22 2006
REAL ESTATE PERFECTION

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THIS MODIFICATION OF MORTGAGE dated November 3, 2006, is made and executed between JOHN J COLLIER, aka JOHN JOSEPH COLLIER, whose address is 407 POPLAR RIDGE, ALABASTER, AL 35007-4508 and MARCIA A JERNIGAN, whose address is 407 POPLAR RIDGE, ALABASTER, AL 35007-4508; Husband and Wife (referred to below as "Grantor") and REGIONS BANK, whose address is 200 INVERNESS CENTER DRIVE, BIRMINGHAM, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 21, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded 07-28-2003 in book 2003 page 728, Shelby County, AL.

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

See ATTACHED 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 407 POPLAR RIDGE, ALABASTER , AL 35007.

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

Note in the principal amount of $35,000.00, representing new money of 20,000.00. due 11/18/11

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 3, 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)
JOHN J COLLIER

X _____ (Seal)
MARCIA A JERNIGAN

LENDER:

REGIONS BANK

X _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: DONNA A KING
Address: 200 INVERNESS CENTER DRIVE
City, State, ZIP: BIRMINGHAM, AL 35242

INDIVIDUAL ACKNOWLEDGMENT

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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 **JOHN J COLLIER and MARCIA A JERNIGAN, 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 3rd **day of** November, 20 06.

Notary Public

My commission expires MY COMMISSION EXPIRES AUGUST 24, 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 DONNA KING _____ 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 3rd **day of** November, 20 06.

Notary Public

My commission expires MY COMMISSION EXPIRES AUGUST 24, 2010

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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 November 3, 2006, and executed in connection with a loan or other financial accommodations between REGIONS BANK and JOHN JOSEPH COLLIER.

REMINDER TO LENDER TO ADD LEGAL DESCRIPTION..

THIS EXHIBIT "A" IS EXECUTED ON NOVEMBER 3, 2006.

GRANTOR:

X _____ (Seal)
JOHN J COLLIER

X _____ (Seal)
MARCIA A JERNIGAN

LENDER:

REGIONS BANK

X _____ (Seal)
Authorized Signer

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SCHEDULE "A"

LOT 36, ACCORDING TO THE SURVEY OF FOREST HILLS, 1ST SECTOR, AS RECORDED IN MAP BOOK 19, PAGE 46 A & B IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

BEING THE SAME PROPERTY CONVEYED TO JOHN J COLLIER AND MARCIA A JERNIGAN JOINT TENANTS BY DEED FROM R.A.J. PROPERTIES, INC. AN ALABAMA CORPORATION ALL CORPORATION AND SKIDOG, INC. RECORDED 01/04/1999 IN DEED BOOK 1999 PAGE 00260, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

TAX ID# 23-6-13-0-000-013.066

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