20070319000123800 1/3 \$61.25 Shelby Cnty Judge of Probate, AL 03/19/2007 01:13:43PM FILED/CERT

WHEN RECORDED MAIL TO:



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DERZIS, MICHAEL C

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13000095920

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 5, 2007, is made and executed between MICHAEL C DERZIS, whose address is 159 VILLAGE LN, PELHAM, AL 351242093; MARIA P DERZIS, whose address is 159 VILLAGE LN, PELHAM, AL 351242093; 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 June 9, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 07-07-2005 IN SHELBY COUNTY INST # 20050707000341300 .

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 159 VILLAGE LANE, PELHAM, AL 351240000.

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 \$15000 to \$44500.

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 MARCH 5, 2007.

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:

MICHAEL C'DERZIS (Seal)

MARIA P DERZIS

LENDER:

REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: Connie Stoves Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

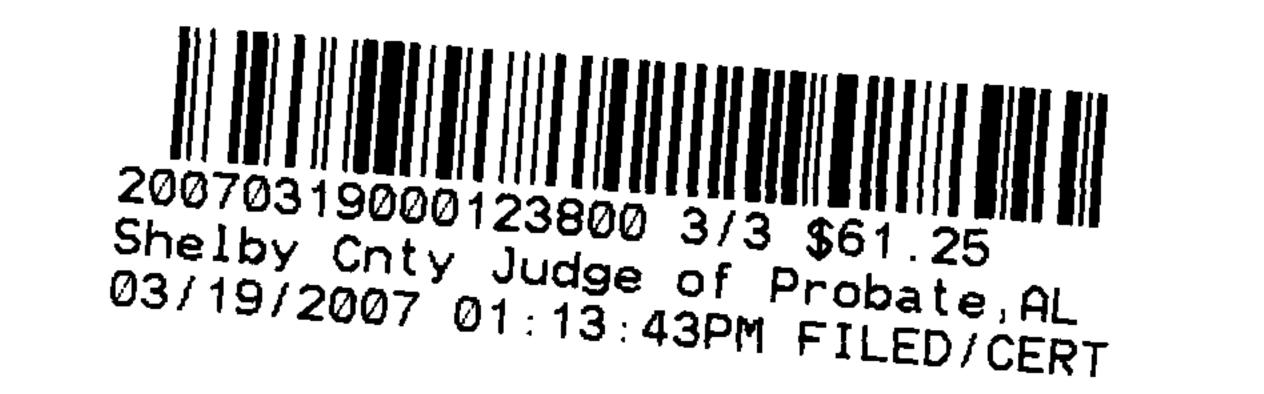
MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Allabatra)
) SS
county of Sholby)
	n said state, hereby certify that MICHAEL C DERZIS and MARIA P DERZIS ument, and who are known to me, acknowledged before me on this day that, the same voluntarily on the day the same bears date.
Given under my hand and official seal this	day of 1 100000, 2000.
	Kaylbrald
	Notary Public Notary Public
My commission expires OHITAOIO	
LENDER ACKNOWLEDGMENT	
STATE OF Olabama)
STATE OF OLD OLD)) SS
STATE OF Shelby)) SS)
COUNTY OF Shelby	
country of Shelby I, the undersigned authority, a Notary Public in and for said county in	n said state, hereby certify that Away Collins
I, the undersigned authority, a Notary Public in and for said county in an an acorporation of the county in the co	n said state, hereby certify that Modification and who is known to me,
I, the undersigned authority, a Notary Public in and for said county in a corpora acknowledged before me on this day that, being informed of the confull authority, executed the same voluntarily for and as the act of sa	n said state, hereby certify that
I, the undersigned authority, a Notary Public in and for said county in a corpora acknowledged before me on this day that, being informed of the confull authority, executed the same voluntarily for and as the act of sa	n said state, hereby certify that Modification and who is known to me, entents of said Modification of Mortgage, he or she, as such officer and with
I, the undersigned authority, a Notary Public in and for said county in a corpora acknowledged before me on this day that, being informed of the confull authority, executed the same voluntarily for and as the act of same	n said state, hereby certify that
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H0677151

SCHEDULE A

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

LOT 27, ACCORDING TO THE SURVEY OF HIGH RIDGE VILLAGE, PHASE 6, AS RECORDED IN MAP BOOK 30 PAGE 114, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 159 VILLAGE LN