

20070625000295680 1/3 \$35.75
Shelby Cnty Judge of Probate, AL
06/25/2007 09:25:32AM FILED/CERT



GRANT, MARGARET A

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

20071101231310 13-0000186091
MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 4, 2007, is made and executed between **MARGARET A GRANT**, whose address is **429 N LAKE RD, BIRMINGHAM, AL 35242**; unmarried (referred to below as "Grantor") and **Regions Bank**, doing business as **AmSouth Bank**, whose address is **5420 Highway 280, Birmingham, AL 35242** (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 27, 2006 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 05-18-2006 IN THE OFFICE OF THE JUDGE OF PROBATE FOR SHELBY COUNTY, ALABAMA INST # 20060518000237470.

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 429 N LAKE RD, BIRMINGHAM, AL 35242.

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 \$222500 to \$235000.

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 endorser 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 JUNE 4, 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:

x Margaret A Grant (Seal)
MARGARET A GRANT

LENDER:

REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

x Wichie Hedrick (Seal)
Authorized Signer
Myra Lockhart

This Modification of Mortgage prepared by:

Name: Kyeshia Skinner
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283



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MODIFICATION OF MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

)

COUNTY OF Shelby

) SS

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **MARGARET A GRANT**, unmarried, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 4th day of June, 20 07.

Uicki M. Hedrick

Notary Public

MY COMMISSION EXPIRES OCTOBER 3, 2010

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF Alabama

)

COUNTY OF Shelby

) SS

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that AmSouth 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 4 day of June, 20 07.

Opul Oakes

Notary Public

NOTARY PUBLIC STATE OF ALABAMA
MY COMMISSION EXPIRES MAY 10, 2007
BONDED TO THE NOTARY PUBLIC IN DEBT

My commission expires _____



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H159FDTY

SCHEDULE A

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

LOT 8, ACCORDING TO THE SURVEY OF FINAL PLAT OF NORTH LAKE AT
GREYSTONE, PHASE 3, AS RECORDED IN MAP BOOK 23 PAGE 3, IN THE
PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 429 N LAKE RD

PARCEL: 038340010008000