



20070925000448490 1/3 \$26.50
Shelby Cnty Judge of Probate, AL
09/25/2007 09:19:34AM FILED/CERT



FAVORITE, RUSSELL E

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

20072191439390
070499990317



REGIONS

MODIFICATION OF MORTGAGE



DOC48002000000052990704999903170000000

THIS MODIFICATION OF MORTGAGE dated August 23, 2007, is made and executed between RUSSELL E FAVORITE, AKA RUSSELL E FAVORITE JR, whose address is 1655 INDIAN CREST DR, INDIAN SPRINGS, AL 35124; PATRICIA A FAVORITE, whose address is 1655 INDIAN CREST DR, INDIAN SPRINGS, AL 35124; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 2228 Pelham Parkway, Pelham, AL 35124 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 27, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 07-14-2003 IN THE OFFICE OF THE JUDGE OF PROBATE FOR SHELBY COUNTY, ALABAMA IN INSTRUMENT 20030714000445050 AND MODIFIED ON 11-22-2005 AND RECORDED ON 12-16-2005 IN INSTRUMENT 20051216000652050.

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 1655 INDIAN CREST DR, INDIAN SPRINGS, AL 35124.

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 \$210,000.00 to \$215,000.00.

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 AUGUST 23, 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 Russell E. Favorite Jr. (Seal)
RUSSELL E FAVORITE

x Patricia A. Favorite (Seal)
PATRICIA A FAVORITE

LENDER:

REGIONS BANK

x [Signature] (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Brandi McGuire
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL ACKNOWLEDGMENT

STATE OF AL

)

) SS

COUNTY OF Shelby

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **RUSSELL E FAVORITE** and **PATRICIA A FAVORITE**, 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

23

day of

Aug, 2007

MISTY DAWN RIGDON
NOTARY PUBLIC ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES DECEMBER 1, 2010

Notary Public

My commission expires

LENDER ACKNOWLEDGMENT

STATE OF AL

)

) SS

COUNTY OF Shelby

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Regions 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

23

day of

Aug, 2007

MISTY DAWN RIGDON
NOTARY PUBLIC ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES DECEMBER 1, 2010

Notary Public

My commission expires



20070925000448490 2/3 \$26.50
Shelby Cnty Judge of Probate, AL
09/25/2007 09:19:34AM FILED/CERT


20070925000448490 3/3 \$26.50
Shelby Cnty Judge of Probate, AL
09/25/2007 09:19:34AM FILED/CERT

H261F9Z2

SCHEDULE A

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

LOT 6, BLOCK 1, ACCORDING TO THE SURVEY OF INDIAN CREST ESTATES
2ND SECTOR, AS RECORDED IN MAP BOOK 5 PAGE 42, IN THE PROBATE
OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 1655 INDIAN CREST DR

PARCEL: 105210003010000