



CHANCEY, ROBERT H

Record and Return To: Fisery Lending Solutions P.O. BOX 2590

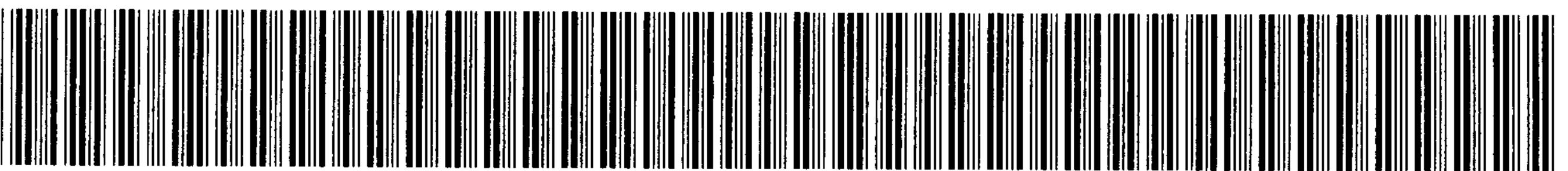
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SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

(Seal)



MODIFICATION OF MORTGAGE



DOC48002000000052990711002098160000000

THIS MODIFICATION OF MORTGAGE dated October 10, 2007, is made and executed between ROBERT H CHANCEY, whose address is 115 KINGSLEY RD, ALABASTER, AL 350078428; JILL R CHANCEY, whose address is 115 KINGSLEY RD, ALABASTER, AL 350078428; husband and wife (referred to below as "Grantor") and Regions 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 April 1, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 06/15/2005 IN THE OFFICE OF SHELBY COUNTY JUDGE OF PROBATE IN INSTRUMENT # 20050615000293200.

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 115 KINGSLEY RD, ALABASTER, AL 350070000.

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 \$57,000.00 to \$150,000.00.

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 OCTOBER 10, 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.

JIL R CHANCEY

GRANTOR:

(Seal) TROBERT H CHANCEY

LENDER:

REGIONS BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: Melissa Bryan Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT
STATE OF ABAUA
COUNTY OF $Shell Bh$
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that ROBERT H CHANCEY and JILL R CHANCEY, 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 day of OCT, 200 Notary Public Notary Public Notary Public
My commission expires 10 10 0
LENDER ACKNOWLEDGMENT
STATE OF ALABAMA
COUNTY OF Shelby
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Region BADK a corporation, is signed to the foregoing Medification 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 day of Oct, 200]. Notary Rublic Notary Rublic Notary Rublic
My commission expires $\sqrt{173010}$

LASER PRO Lending, Ver. 5.35.00.004 Copr. Harland Financial Solutions, Inc. 1997, 2007. All Rights Reserved. - AL D:\sysapps\Harland\ALS\CFI\LPL\G201.FC TR-371471 PR-152

20071030000501020 2/3 \$156.50 Shelby Cnty Judge of Probate, AL 10/30/2007 11:14:05AM FILED/CERT



H2889217

SCHEDULE A

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

LOT 32, BLOCK 4, ACCORDING TO THE SURVEY OF NORWICK FOREST 3RD SECTOR, AS RECORDED IN MAP BOOK 18 PAGE 15, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 115 KINGSLEY RD

PARCEL: 232032001001128