



20080118000026020 1/3 \$122.00  
Shelby Cnty Judge of Probate, AL  
01/18/2008 03:17:07PM FILED/CERT

WHEN RECORDED MAIL TO:



RENSHAW, SHIRLEY M

Record and Return To:  
Fiserv Lending Solutions  
P.O. BOX 2590  
Chicago, IL 60690

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

20073511021470  
070101700864



REGIONS

## MODIFICATION OF MORTGAGE



\*DOC48002000000052990701017008640000000\*

THIS MODIFICATION OF MORTGAGE dated January 3, 2008, is made and executed between SHIRLEY M RENSCHAW, whose address is 135 SKYLINE DR, INDIAN SPRINGS, AL 35124; unmarried (referred to below as "Grantor") and Regions Bank, whose address is P.O. Box 830721, Birmingham, AL 35283 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 17, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 10/31/2003 IN THE OFFICE OF THE JUDGE OF PROBATE  
IN SHELBY COUNTY, ALABAMA 20031031000725900.

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 135 SKYLINE 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 \$30,000 to \$100,000.

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 JANUARY 3, 2008.

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 Shirley M. Renschaw (Seal)  
SHIRLEY M RENSCHAW

LENDER:

REGIONS BANK

x [Signature] (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

Name: Cindy Slagle  
Address: P.O. BOX 830721  
City, State, ZIP: BIRMINGHAM, AL 35283



MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 005299070101700864

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INDIVIDUAL 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 **SHIRLEY M RENSHAW**, 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 3rd day of January, 2008.

MY COMMISSION EXPIRES FEBRUARY 18, 2009

My commission expires \_\_\_\_\_

*[Signature]*  
Notary Public

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 Shirley M Renshaw 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 Jan, 2008.

MY COMMISSION EXPIRES FEBRUARY 18, 2009

My commission expires \_\_\_\_\_

*[Signature]*  
Notary Public

20080118000026020 2/3 \$122.00  
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20080118000026020 3/3 \$122.00  
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SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF SHELBY, AND STATE OF ALABAMA, DESCRIBED AS FOLLOWS:

LOT 19, ACCORDING TO THE SURVEY OF SKYLINE ESTATES, SECONDS SECTOR, AS RECORDED IN MAP BOOK 9, PAGE 75 AND AMENDED IN MAP BOOK 9, PAGE 90 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

PARCEL ID: 105210002061021

PROPERTY ADDRESS: 135 SKYLINE DR