



OWEN, NATHAN

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

20080520950470

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



REGIONS

130000467889

MODIFICATION OF MORTGAGE



DOC48002000000043271300004678890000000

THIS MODIFICATION OF MORTGAGE dated February 29, 2008, is made and executed between NATHAN S OWEN AKA NATHAN SCOTT OWEN, whose address is 2202 61 HWY, COLUMBIANA, AL 35051; SHARON B OWEN AKA SHARON BURGIN OWEN, whose address is 2202 61 HWY, COLUMBIANA, AL 35051; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 21325 Highway 25, Columbiana, AL 35051 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 3, 2007 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 11/14/2007 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA INSTRUMENT #20071114000522330 PAGES 10.

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 2202 HIGHWAY 61, COLUMBIANA, AL 35051.

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 \$55000.00 to \$105000.00.

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 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 FEBRUARY 29, 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 Nathan S Owen (Seal)
NATHAN S OWEN

X Sharon B Owen (Seal)
SHARON B OWEN

LENDER:

REGIONS BANK

X Wiley (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Renita Thomas
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **NATHAN S OWEN** and **SHARON B OWEN**, 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 29 day of February, 2008.

My Commission Expires 10-15-2011

My commission expires _____

Shawn A. Ogle
Notary Public

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Wiley E. Jones 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 29 day of February, 2008.

My Commission Expires 10-15-2011

My commission expires _____

Shawn A. Ogle
Notary Public



I057E915


20080331000127850 3/4 \$97.00
Shelby Cnty Judge of Probate, AL
03/31/2008 09:28:45AM FILED/CERT

SCHEDULE A

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

PARCEL 1:

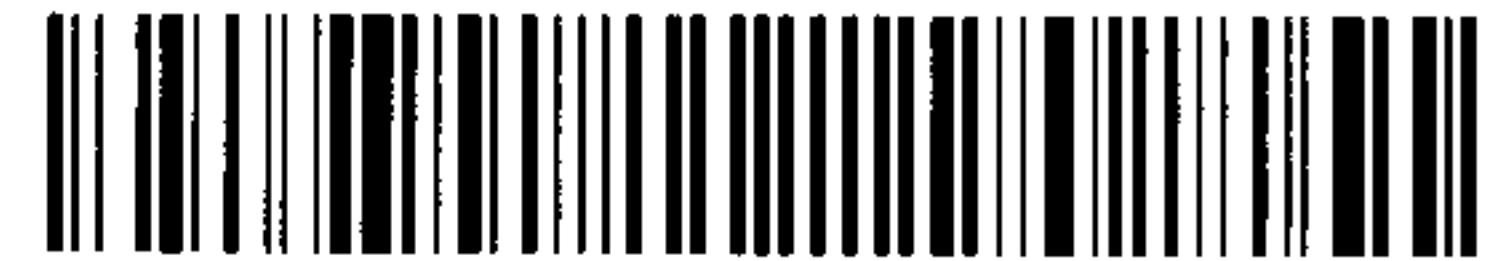
COMMENCING AT THE NORTHEAST CORNER OF SECTION 5, TOWNSHIP 22 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA, THENCE RUN SOUTH ALONG AND WITH THE EAST LINE OF SAID SECTION 1,292.92 FEET TO THE POINT OF BEGINNING AND THE NORTHEAST CORNER OF THE TRACT; THENCE WITH A LEFT DEFLECTION OF 46 MINUTES 30 SECONDS, CONTINUE SOUTH ALONG AND WITH SAID EAST LINE FOR A DISTANCE OF 1,378.57 FEET TO THE SOUTHEAST CORNER OF THE NORTHEAST QUARTER OF SECTION 5; THENCE TURN A LEFT INTERIOR ANGLE OF 87 DEGREES 49 MINUTES 24 SECONDS AND RUN WEST ALONG AND WITH THE SOUTH LINE OF SAID QUARTER FOR 911.94 FEET TO A POINT; THENCE TURN A LEFT INTERIOR ANGLE OF 151 DEGREES 56 MINUTES 44 SECONDS AND RUN NORTHWESTERLY 1,750.98 FEET; THENCE TURN A LEFT INTERIOR ANGLE OF 110 DEGREES 48 MINUTES 52 SECONDS AND RUN NORTHERLY 379.20 FEET TO A POINT; THENCE TURN A LEFT INTERIOR ANGLE OF 258 DEGREES 16 MINUTES 38 SECONDS AND RUN NORTHWESTERLY FOR 173.64 FEET TO A POINT ON THE EAST SIDE OF SHELBY COUNTY HIGHWAY NO. 61 (ALSO KNOWN AS MONTGOMERY ROAD); THENCE TURN A LEFT INTERIOR ANGLE OF 100 DEGREES 39 MINUTES 55 SECONDS TO THE TANGENT OF A CURVE TO THE LEFT, SAID CURVE HAVING A RADIUS OF 2,904.79 FEET AND A CENTRAL ANGLE OF 1 DEGREE 11 MINUTES 55 SECONDS, LYING PARALLEL TO AND 40 AT RIGHT ANGLE TO THE HIGHWAY CENTERLINE, AND RUN NORTHEASTERLY ALONG THE ARC OF SAID CURVE FOR 60.77 FEET TO A POINT ON THE NORTH PROPERTY BOUNDARY; THENCE TURN A LEFT INTERIOR ANGLE OF 98 DEGREES 30 MINUTES 18 SECONDS FROM THE TANGENT OF SAID CURVE; LEAVING THE EAST SIDE OF HIGHWAY NO. 61, AND RUN EAST ON SAID NORTH BOUNDARY FOR 289.80 FEET TO THE NORTHWEST CORNER OF A 1.0 ACRE PARCEL OF LAND; THENCE TURN A LEFT INTERIOR ANGLE OF 90 DEGREES 00 MINUTES AND RUN SOUTH 2087 FEET TO THE SOUTHWEST CORNER OF SAID 1.0 PARCEL THENCE TURN A LEFT INTERIOR ANGLE OF 270 DEGREES 00 MINUTES AND RUN EAST FOR 208.7 FEET TO THE SOUTHEAST CORNER OF SAID 1.0 ACRE PARCEL THENCE TURN A LEFT INTERIOR ANGLE OF 270 DEGREES 00 MINUTES AND RUN NORTH FOR 2087 FEET TO THE NORTHEAST CORNER OF SAID 1.0 ACRE PARCEL AND THE NORTH BOUNDARY, THENCE TURN A LEFT INTERIOR ANGLE OF 90 DEGREES 00 MINUTES AND RUN EAST ALONG THE NORTH BOUNDARY FOR 2,015.38 FEET TO THE POINT OF BEGINNING, MAKING A CLOSING LEFT INTERIOR TO THE FIRST COURSE OF 90 DEGREES 46 MINUTES 14 SECONDS. THE ABOVE LAND BEING SITUATED IN THE NORTHEAST QUARTER OF SECTION 5, TOWNSHIP 22 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA.

PARCEL II:

FROM A BUGGY AXLE AT THE NE CORNER OF SECTION 5, 22S, R1E, RUN THENCE SOUTH ALONG THE EAST BOUNDARY OF SAID SECTION 5 A DISTANCE OF 1292.15 FEET TO A 1" ROD WITH A GEAR ON TOP, ACCEPTED AS THE SE CORNER OF THE NE ¼-NE ¼ OF SAID SECTION 5; THENCE TURN 89°58'09" RIGHT AND RUN 1350.35 FEET TO A ¼" REBAR, BEING THE POINT OF BEGINNING OF HEREIN DESCRIBED PARCEL OF LAND; THENCE TURN 90°41'43" RIGHT AND RUN 596.21 FEET TO A ½" REBAR; THENCE TURN 89°50'32" LEFT AND RUN 1075.26 FEET TO A 5/8" REBAR ON THE EASTERLY BOUNDARY OF SHELBY COUNTY HIGHWAY #61 (VARYING WIDTH R.O.W.), THENCE TURN 77°03'55" LEFT AND RUN 83.74 FEET ALONG SAID HIGHWAY BOUNDARY TO A ½" REBAR, THENCE TURN 03°32'43" LEFT AND RUN 99.12 FEET ALONG SAID HIGHWAY BOUNDARY TO A ½" REBAR; THENCE TURN 02°43'42" LEFT AND RUN 367.88 FEET ALONG SAID HIGHWAY BOUNDARY TO A ½" REBAR, THENCE TURN 02°00'57" RIGHT AND RUN 69.21 FEET ALONG SAID HIGHWAY BOUNDARY TO A ½" REBAR ON AN ACCEPTED SEGMENT OF THE SOUTH BOUNDARY OF THE NW ¼-NE1/4 OF SAID SECTION 5; THENCE TURN 99°30'04" LEFT AND RUN 291.09 FEET ALONG AN ACCEPTED SEGMENT OF THE SOUTH BOUNDARY OF SAID NW ¼-NE1/4 TO A ½" REBAR, THENCE TURN 00°01'50" RIGHT AND RUN 207.57 FEET ALONG AN ACCEPTED SEGMENT OF THE SOUTH BOUNDARY OF SAID NW ¼-NE1/4 TO A ½" PIPE; THENCE TURN 00°02'50" LEFT AND RUN 666.40 FEET ALONG AN ACCEPTED SEGMENT OF THE SOUTH BOUNDARY OF SAID NW ¼ NE ¼ TO THE POINT OF BEGINNING OF HEREIN DESCRIBED PARCEL OF LAND, SITUATED IN THE NW ¼-NE ¼ OF SECTION 5, T22S, R1E, SHELBY COUNTY, ALABAMA.

LESS AND EXCEPT THE FOLLOWING:

PARCEL 1:



20080331000127850 4/4 \$97.00
Shelby Cnty Judge of Probate, AL
03/31/2008 09:28:45AM FILED/CERT

FROM A BUGGY EXLE AT THE NE CORNER OF SECTION 5, T22S, R1E, RUN THENCE SOUTH ALONG THE EAST BOUNDARY OF SAID SECTION 5 A DISTANCE OF 1292.15 FEET TO A 1" ROD WITH A GEAR ON TOP, ACCEPTED AS THE SE CORNER OF THE NE ¼-NE ¼ OF SAID SECTION 5; THENCE TURN 89°58'09" RIGHT AND RUN 1350.35 FEET TO A ¼" REBAR, BEING THE POINT OF BEGINNING OF HEREIN DESCRIBED PARCEL OF LAND; THENCE TURN 90°41'43" RIGHT AND RUN 596 21 FEET TO A ½" REBAR; THENCE TURN 89°50'32" LEFT AND RUN 1075 26 FEET TO A 5/8" REBAR ON THE EASTERLY BOUNDARY OF SHELBY COUNTY HIGHWAY #61 (VARYING WIDTH R.O.W.); THENCE TURN 77°03'55" LEFT AND RUN 83 74 FEET ALONG SAID HIGHWAY BOUNDARY TO A ½" REBAR; THENCE TURN 03°32'43" LEFT AND RUN 99.12 FEET ALONG SAID HIGHWAY BOUNDARY TO A ½" REBAR, THENCE TURN 02°43'42" LEFT AND RUN 127.17 FEET ALONG SAID HIGHWAY BOUNDARY TO A ½" REBAR; THENCE TURN 76°19' 10" LEFT AND RUN 849.59 FEET TO A ½" REBAR ON AN ACCEPTED SEGMENT OF THE SOUTH BOUNDARY OF THE NW ¼-NE ¼ OF SAID SECTION 5; THENCE TURN 21°10'58" LEFT AND RUN 330.00 FEET ALONG THE ACCEPTED SOUTH BOUNDARY OF SAID NW ¼-NE1/4 TO THE POINT OF BEGINNING OF HEREIN DESCRIBED PARCEL OF LAND, SITUATED IN THE NW ¼-NE ¼ OF SECTION 6, T22S, R1E, SHELBY COUNTY, ALABAMA.

PARCEL II:

FROM A BUGGY AXLE AT THE NE CORNER OF SECTION 5, T22S, R1E, RUN THENCE SOUTH ALONG THE EST BOUNDARY OF SAID SECTION 5 A DISTANCE OF 1292.15 FEET TO A 1" ROD WITH A GEAR ON TOP, ACCEPTED AS THE NE CORNER OF THE SE ¼-NE ¼ OF SAID SECTION 5, BEING THE POINT OF BEGINNING OF HEREIN DESCRIBED PARCEL OF LAND; THENCE TURN 00°48'05" LEFT AND RUN 215.00 FEET ALONG THE ACCEPTED EAST BOUNDARY OF SAID SE ¼-NE ¼, THENCE TURN 91°02'12" RIGHT AND RUN 1355.78 FEET TO A ½" REBAR; THENCE TURN 32°15'02" RIGHT AND RUN 388.35 FEET TO A ½" REBAR ON AN ACCEPTED SEGMENT OF THE NORTH BOUNDARY OF THE SW ¼-NE ¼ OF SAID SECTION 5; THENCE TURN 147°29'43" RIGHT AND RUN 330 00 FEET TO A ¼" REBAR ACCEPTED AS THE NW CORNER OF THE SE ¼-NE1/4 OF SAID SECTION 5; THENCE TURN 00°00'44" LEFT AND RUN 1360.35 FEET ALONG THE ACCEPTED NORTH BOUNDARY OF SAID SE ¼-NE1/4 TO THE POINT OF BEGINNING OF HEREIN DESCRIBED PARCEL OF LAND, SITUATED IN THE S ½-NE ¼ OF SECTION 5, T22S, R1E, SHELBY COUNTY, ALABAMA.

PARCEL ID: 303050000008001

PROPERTY ADDRESS: 2202 HIGHWAY 61