

20080501000177620 1/3 \$32.00
Shelby Cnty Judge of Probate, AL
05/01/2008 08:51:10AM FILED/CERT



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

MAY, MARGARET A AKA

432.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



REGIONS

20071981631310
1300000 84841

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 20, 2007, is made and executed between MARGARET A MAY, aka MARGARET ANITA MAY whose address is 490 WATERFORD DR, CALERA, AL 35040; unmarried (referred to below as "Grantor") and Regions Bank, whose address is 601 Lakeshore Parkway, Birmingham, AL 35209 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 24, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 12/14/2004 IN THE OFFICE OF SHELBY COUNTY JUDGE OF PROBATE INST#20041214000682670.

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 490 WATERFORD DR, CALERA, AL 35040.

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 \$20,000 to \$30,000.

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 JULY 20, 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 May (Seal)
MARGARET A MAY

LENDER:

REGIONS BANK

x Myra B Lockhart (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Neal Long
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

)

COUNTY OF Jefferson

) SS

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **MARGARET A MAY**, **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 20 day of July, 20 07.
Judith Alicia Porter
Notary Public

My commission expires MY COMMISSION EXPIRES APRIL 22, 2009

LENDER ACKNOWLEDGMENT

STATE OF Alabama

)

COUNTY OF Jefferson At Large

) SS

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Myra Lockhart 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 20 9th day of July, 20 07.
Judith Alicia Porter
Notary Public

My commission expires MY COMMISSION EXPIRES APRIL 22, 2009

Camille Morris

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APR 25 2009



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H289FR0Z

SCHEDULE "A"

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

LOT 470, ACCORDING TO THE SURVEY OF WATERFORD HIGHLANDS-SECTOR 2-PHASE 2, AS RECORDED IN MAP BOOK 30, PAGE 111, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 490 WATERFORD DRIVE

PARCEL: 227352005035000