



20080619000249780 1/3 \$30.50  
Shelby Cnty Judge of Probate, AL  
06/19/2008 08:51:44AM FILED/CERT



KENNEDY, SUSAN

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

20081281025300



### MODIFICATION OF MORTGAGE



\*DOC480020000004327130000406804000000\*

**THIS MODIFICATION OF MORTGAGE dated May 23, 2008, is made and executed between SUSAN KENNEDY, AKA SUSAN G KENNEDY, whose address is 180 HIGHWAY 416, WILSONVILLE, AL 35186; unmarried (referred to below as "Grantor") and Regions Bank, whose address is 1290 Greenmor Drive SE, Bessemer, AL 35022 (referred to below as "Lender").**

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated June 13, 2007 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

**RECORDED 07-03-2007 IN THE OFFICE OF THE JUDGE OF PROBATE FOR SHELBY COUNTY, ALABAMA IN INSTRUMENT NUMBER 20070703000312090.**

**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 180 HIGHWAY 416, WILSONVILLE, AL 35186.

**MODIFICATION.** Lender and Grantor hereby modify the Mortgage as follows:

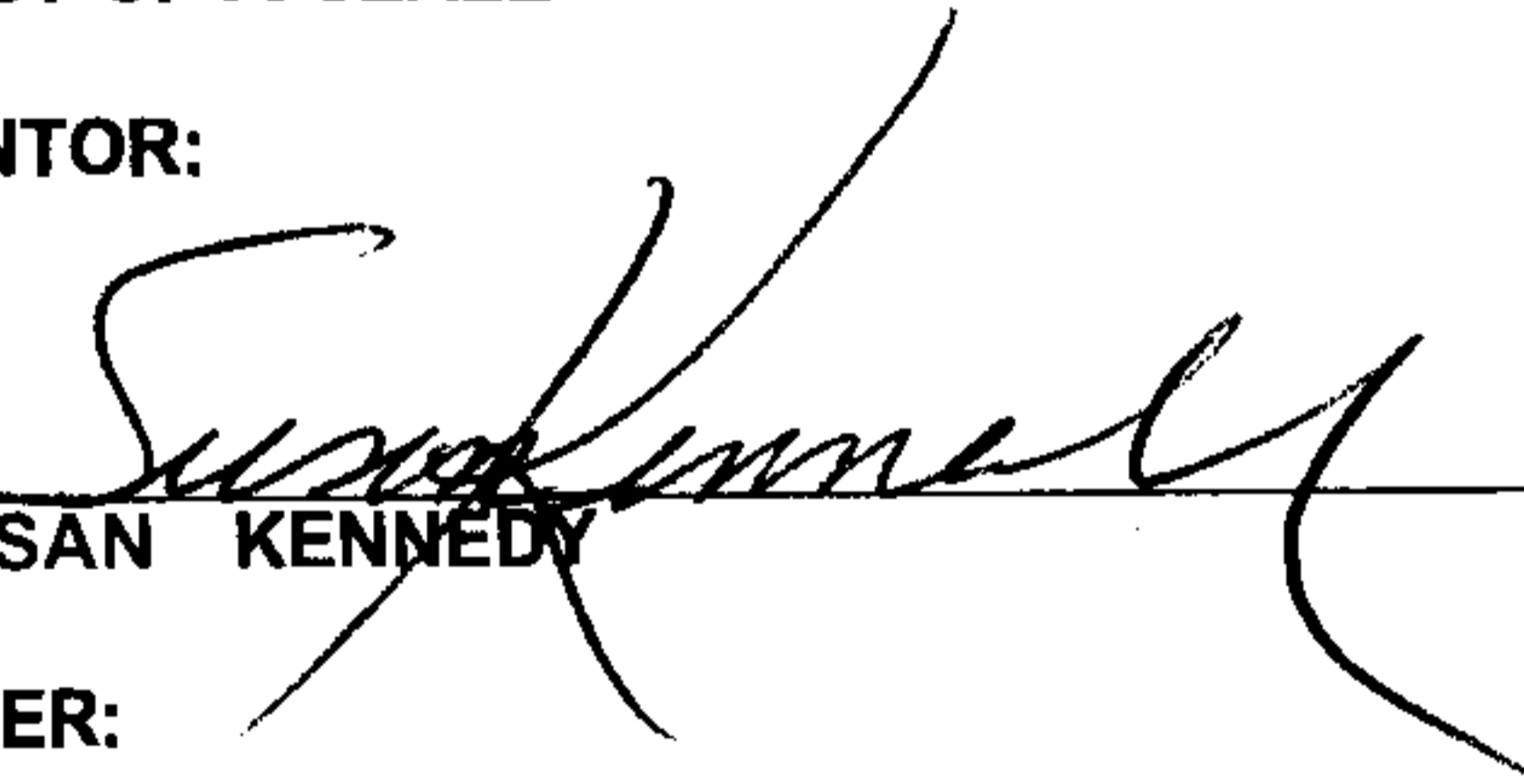
**The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$40,000 to \$49,000.**

**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 MAY 23, 2008.**

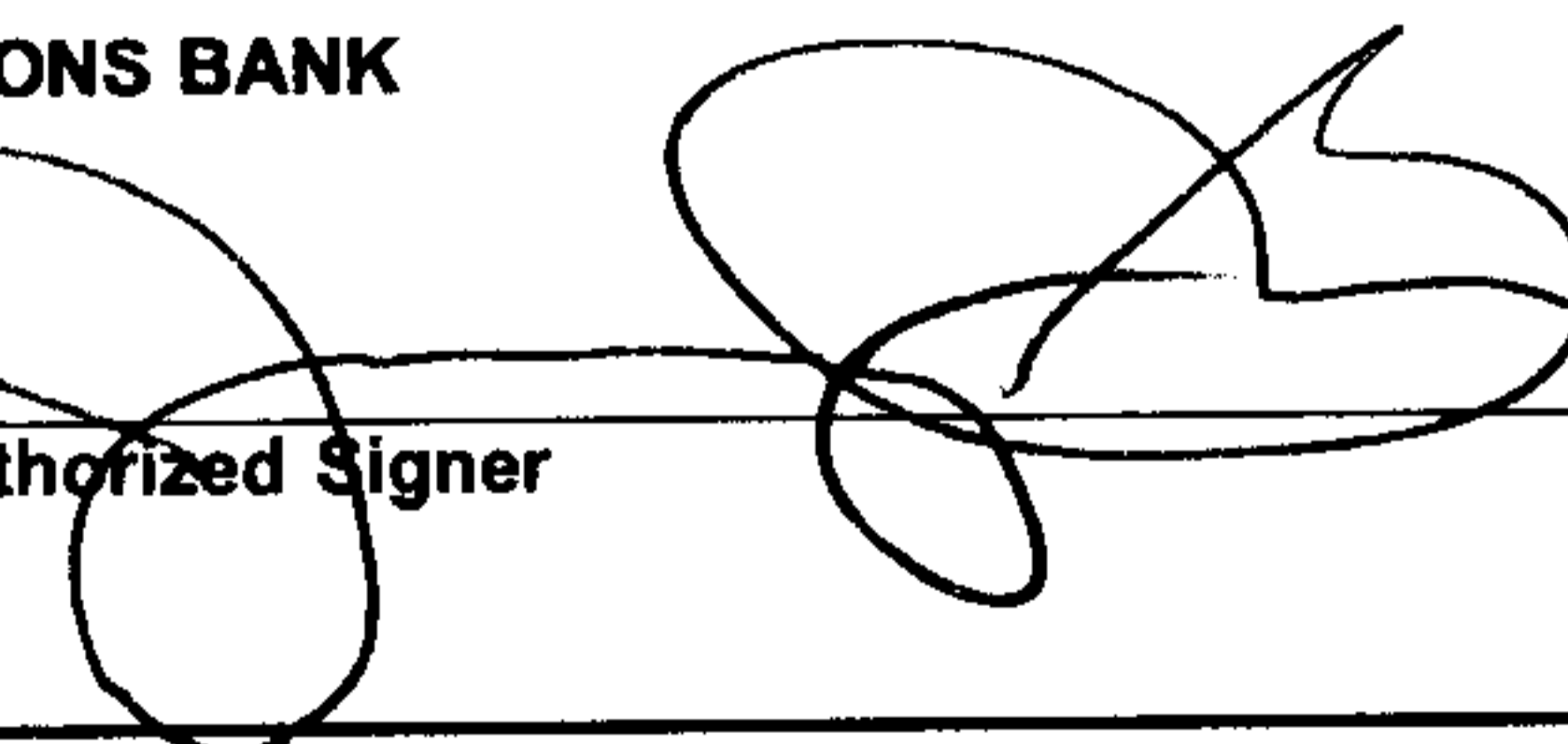
**THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.**

GRANTOR:

X  (Seal)  
SUSAN KENNEDY

LENDER:

REGIONS BANK

X  (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

Name: Jessica Talbot  
Address: P.O. BOX 830721  
City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 004327130000406804

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF Jefferson )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **SUSAN KENNEDY**, 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 23 day of May, 2008.  
Patricia L. Kelley  
Notary Public

MY COMMISSION EXPIRES DECEMBER 4, 2009

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

LENDER ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF Jefferson )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that \_\_\_\_\_ 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 May, 2008.  
Patricia L. Kelley  
Notary Public

MY COMMISSION EXPIRES DECEMBER 4, 2009

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



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## SCHEDULE A

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

BEGIN AT THE NORTHWEST CORNER OF LOT NO. 15, OF WALTERS COVE, THIRD SECTOR, AS RECORDED IN MAP BOOK 5, PAGE 71, IN THE OFFICE OF THE PROBATE JUDGE OF SHELBY COUNTY, ALABAMA, SAID POINT LYING ON THE SOUTH RIGHT OF WAY LINE OF WALTERS DRIVE (CO. 416); THENCE PROCEED SOUTH 73 DEGREES 10 MINUTES WEST (MB) ALONG THE SOUTH RIGHT OF WAY LINE OF SAID WALTERS DRIVE FOR A DISTANCE OF 150 FEET, THENCE TURN AN ANGLE OF 90 DEGREES TO THE LEFT AND PROCEED FOR A DISTANCE OF 250 FEET; THENCE TURN AN ANGLE OF 90 DEGREES TO THE LEFT AND PROCEED PARALLEL TO THE SOUTH RIGHT OF WAY LINE OF WALTERS DRIVE FOR A DISTANCE OF 150.00 FEET; THENCE TURN AN ANGLE OF 90 DEGREES TO THE LEFT AND PROCEED FOR A DISTANCE OF 250 FEET TO THE POINT OF BEGINNING. SAID PARCEL LYING IN THE SE  $\frac{1}{4}$  OF NW  $\frac{1}{4}$ , SECTION 23, TOWNSHIP 21 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA.

PARCEL ID: 206230001043005

PROPERTY ADDRESS: 180 HIGHWAY 416