



FLANAGAN, MICHAEL C

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48002000000052990711001847950000000

THIS MODIFICATION OF MORTGAGE dated June 25, 2008, is made and executed between MICHAEL C FLANAGAN, whose address is 1115 HARDWOOD COVE RD, BIRMINGHAM, AL 35242; SUZANNE S FLANAGAN, A/K/A, SUZANNE FLANAGAN, whose address is 1115 HARWOOD COVE RD, BIRMINGHAM, AL 35242; 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 December 9, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED BY JUDGE OF PROBATE IN SHELBY COUNTY, ALABAMA ON 12-22-2004 IN INSTRUMENT #20041222000697870.

RECORDED BY JUDGE OF PROBATE IN SHELBY COUNTY, ALABAMA ON 02-29-2008 IN INSTRUMENT #20080229000082760.

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 1115 HARDWOOD COVE RD, BIRMINGHAM, AL 35242.

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 \$150,000 to \$178,000.

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 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 JUNE 25, 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.

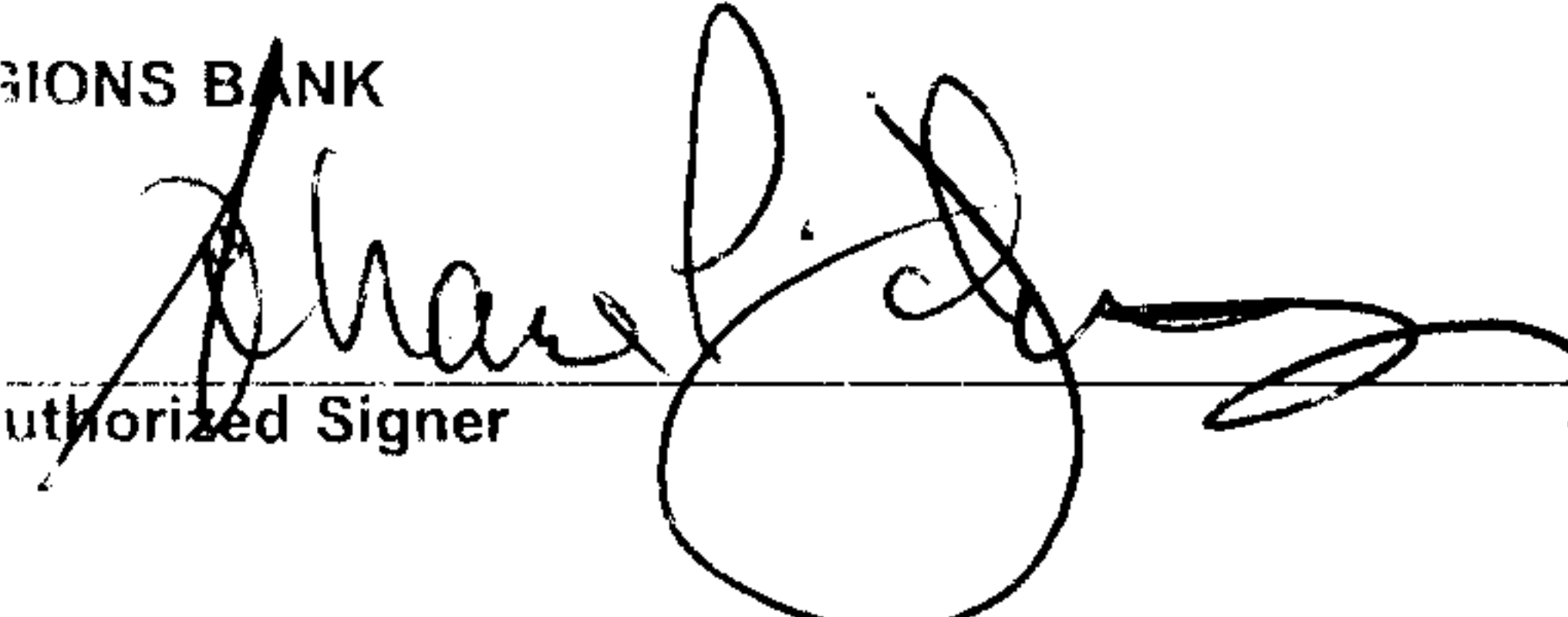
GRANTOR:

X  (Seal)
MICHAEL C FLANAGAN

X  (Seal)
SUZANNE S FLANAGAN

LENDER:

REGIONS BANK

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Chiranda Hunter
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 **MICHAEL C FLANAGAN** and **SUZANNE S FLANAGAN**, 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 25 day of June, 2008.

Gloria Jane Gough
Notary Public

My commission expires 6-7-2010

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 REGION BANK 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 25 day of June, 2008.

Gloria Jane Gough
Notary Public

My commission expires 6-7-2010



20080717000289810 2/3 \$61.00
Shelby Cnty Judge of Probate, AL
07/17/2008 03:59:10PM FILED/CERT



20080717000289810 3/3 \$61.00
Shelby Cnty Judge of Probate, AL
07/17/2008 03:59:10PM FILED/CERT

I1711936

SCHEDULE A

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

LOT 113, ACCORDING TO THE SURVEY OF THE COVE OF GREYSTONE, AS
RECORDED IN MAP BOOK 26 PAGE 39, IN THE PROBATE OFFICE OF SHELBY
COUNTY, ALABAMA.

KNOWN: 1115 HARDWOOD COVE RD

PARCEL: 038270011036000