



RAINES, NATHANIEL

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

20081891723220

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48002000000043271300001915470000000

THIS MODIFICATION OF MORTGAGE dated July 18, 2008, is made and executed between NATHANIEL RAINES, whose address is 213 OAKLYN HILLS DR, CHELSEA, AL 350436011; GERALDINE RAINES, whose address is 213 OAKLYN HILLS DR, CHELSEA, AL 350436011; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 16046 Highway 280, Chelsea, AL 35043 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 22, 2006 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

MTG DATED 05-22-2006 RECORDED 06-14-2006 IN SHELBY COUNTY, AL INSTR #20060614000283460.

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 213 OAKLYN HILLS DR, CHELSEA, AL 350430000.

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 \$33,000 to \$43,000.

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 18, 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)
NATHANIEL RAINES

X  (Seal)
GERALDINE RAINES

LENDER:

REGIONS BANK

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Kimberly Strown
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 004327130000191547

Page 2

INDIVIDUAL ACKNOWLEDGMENT



20080813000325210 2/3 \$32.00
Shelby Cnty Judge of Probate, AL
08/13/2008 09:00:49AM FILED/CERT

STATE OF Alabama

)

) SS

COUNTY OF Shelby

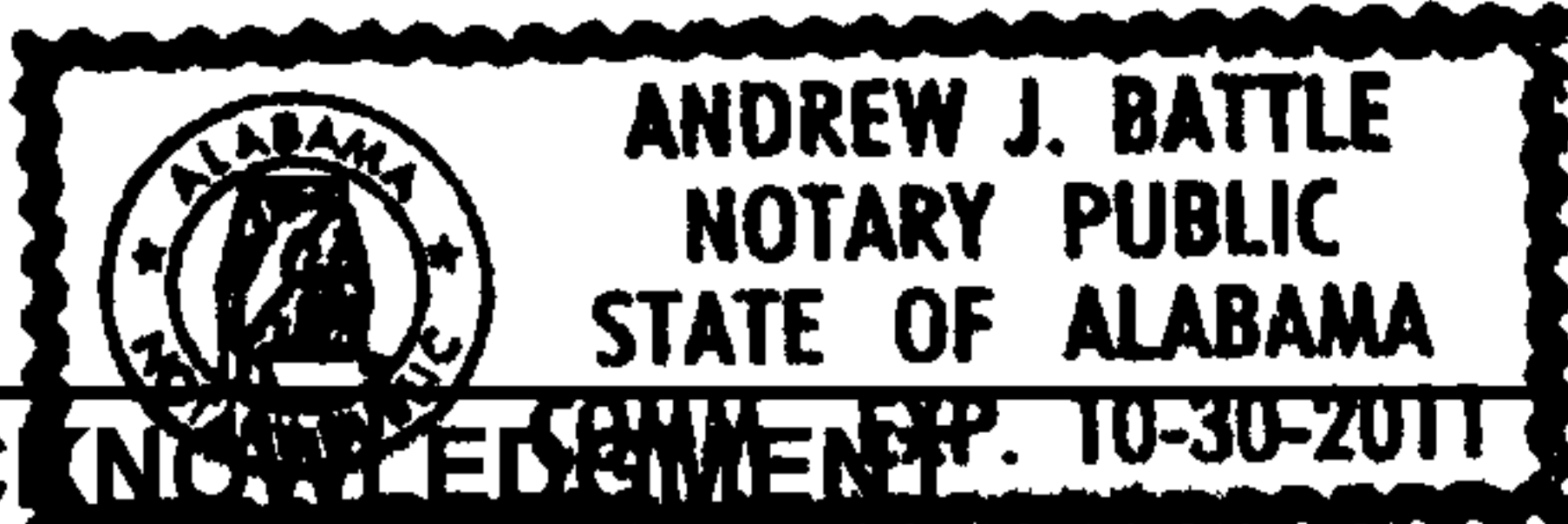
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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **NATHANIEL RAINES** and **GERALDINE RAINES**, husband and wife, whose names are signed to the foregoing instrument, and who are known to me, acknowledged 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 18th day of July, 2008.

Andrew J. Battle
Notary Public

My commission expires 10-30-2011



LENDER ACKNOWLEDGMENT

STATE OF Alabama

)

) SS

COUNTY OF Shelby

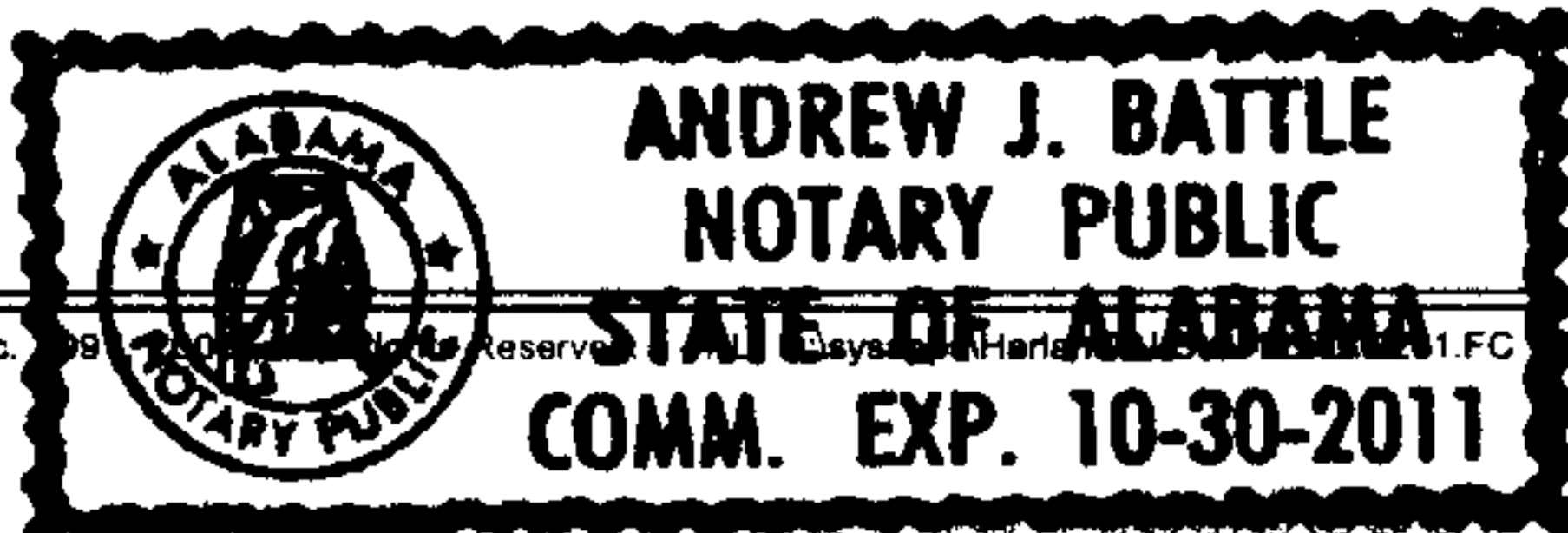
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Nathaniel Raines ^{Regions Bank} ~~and Geraldine Raines~~ 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 18th day of July, 2008.

Andrew J. Battle
Notary Public

My commission expires 10-30-2011



20080813000325210 3/3 \$32.00
Shelby Cnty Judge of Probate, AL
08/13/2008 09:00:49AM FILED/CERT

I1906183

SCHEDULE A

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

LOT 130A, ACCORDING TO THE SURVEY OF A RESURVEY OF OF THE FINAL
PLAT OF OAKLYN HILLS, PHASE 2, AS RECORDED IN MAP BOOK 32 PAGE
68, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 213 OAKLYN HILLS DR

PARCEL: 14-1-11-1-003-038