



20081001000387690 1/3 \$24.50
Shelby Cnty Judge of Probate, AL
10/01/2008 12:35:43PM FILED/CERT

WHEN RECORDED MAIL TO:



HEAD, J F

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

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20082521446080



REGIONS

MODIFICATION OF MORTGAGE



DOC48002000000043271300004928200000000

THIS MODIFICATION OF MORTGAGE dated September 15, 2008, is made and executed between J F HEAD, A/K/A J FRANK HEAD, whose address is 204 STERRETT ST E, COLUMBIANA, AL 350519382; JENNIFER J HEAD, whose address is 204 STERRETT ST E, COLUMBIANA, AL 350519382; 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 November 15, 2007 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDING DATE 12-07-07, SHELBY COUNTY, INST# 20071207000554900.

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 204 EAST STERRETT ST, COLUMBIANA, AL 350510000.

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

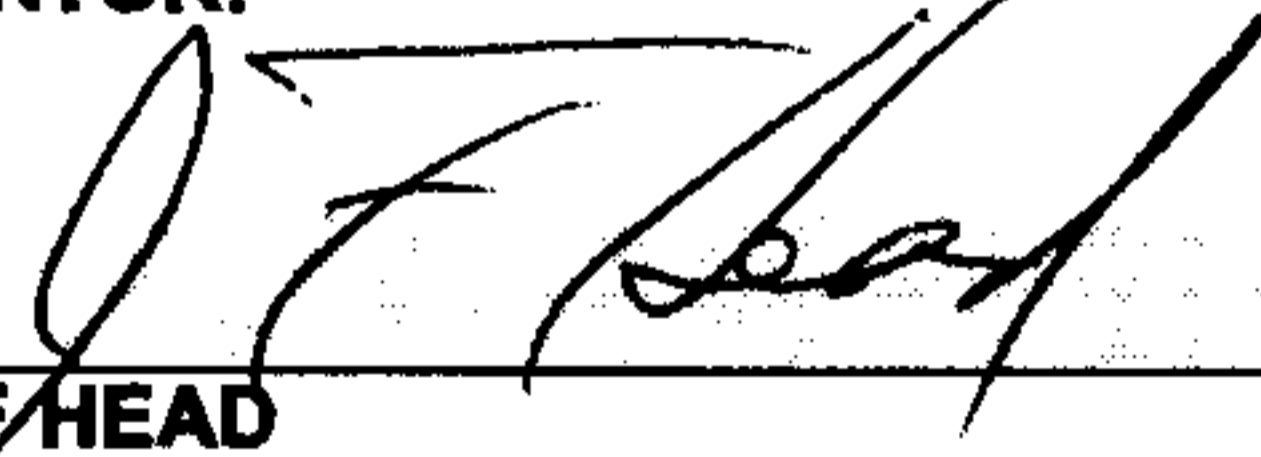
The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$25000 to \$30000.

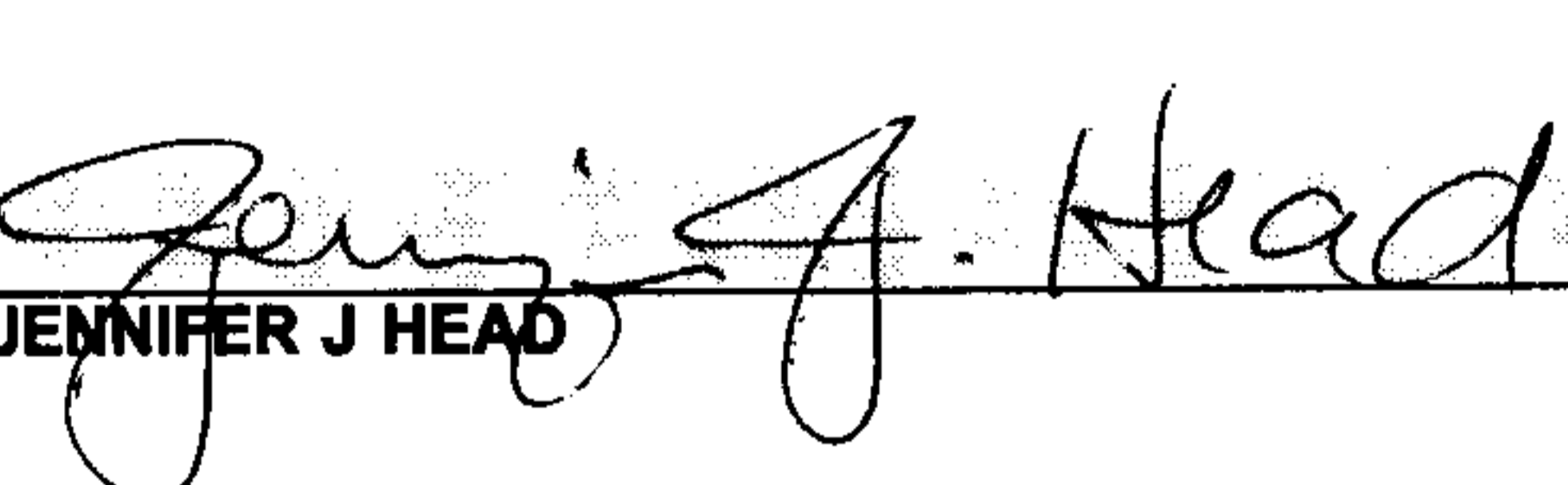
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 SEPTEMBER 15, 2008.

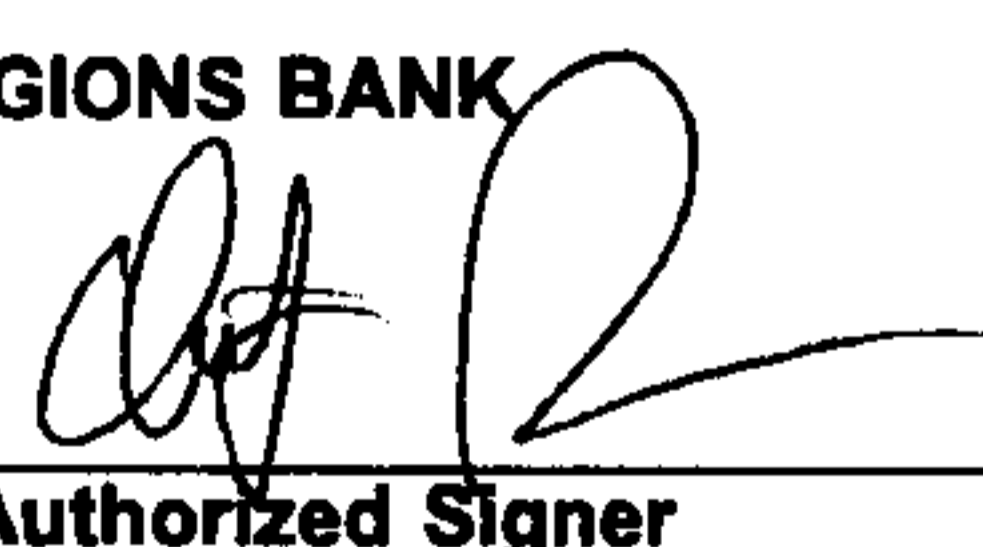
THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X  (Seal)
J F HEAD

X  (Seal)
JENNIFER J HEAD

LENDER:

REGIONS BANK
X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Nicci Ragland
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

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) 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 J F HEAD and JENNIFER J HEAD, 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 15th day of September, 2008.

Ronald J. Semmes
Notary Public

My commission expires My Commission Expires 3/18/2012

LENDER ACKNOWLEDGMENT

STATE OF Alabama

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) 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 Regions 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.

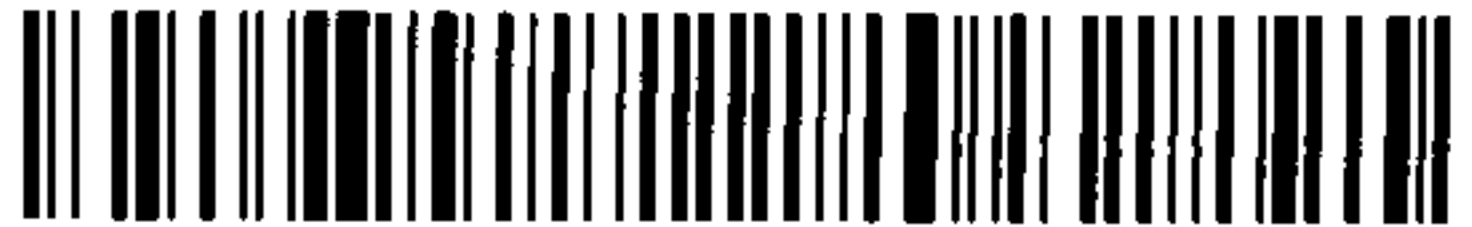
Given under my hand and official seal this 15th day of September, 2008.

Ronald J. Semmes
Notary Public

My commission expires My Commission Expires 3/18/2012

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I252E734


20081001000387690 3/3 \$24.50
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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 SOUTHWEST CORNER OF SECTION 24, TOWNSHIP 21 SOUTH, RANGE 1 WEST, AND RUN NORTH ALONG THE WEST LINE OF SAID SECTION 540 FEET TO THE NORTH LINE OF STERRETT STREET IN THE TOWN OF COLUMBIANA, ALABAMA; THENCE IN AN EASTERLY DIRECTION ALONG THE NORTH LINE OF STERRETT STREET 1127 FEET TO THE SOUTHWEST CORNER OF THE ONE ACRE WILLIAMS LOT THENCE WEST ALONG THE NORTH LINE OF STERRETT STREET 230 FEET TO THE POINT OF BEGINNING OF THE TRACT OF LAND HEREIN DESCRIBED THENCE NORTH 782.5 FEET TO THE NORTH LINE OF SW 1/4 OF SW 1/4 OF SECTION 24, TOWNSHIP 21 SOUTH, RANGE 1 WEST; THENCE WEST ALONG SAID FORTY LINE 100 FEET; THENCE SOUTH PARALLEL TO THE EAST LINE OF SAID LOT 782.5 FEET TO THE NORTH LINE OF STERRETT STREET; THENCE EASTERLY ALONG SAME 100 FEET TO THE POINT OF BEGINNING. ALL LYING AND BEING SITUATED IN THE SW 1/4 OF SW 1/4 OF SECTION 24, TOWNSHIP 21 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA.

PARCEL ID: 21-6-24-3-001-014.000

PROPERTY ADDRESS: 204 EAST STERRETT ST