

20090504000163780 1/3 \$33.05
Shelby Cnty Judge of Probate, AL
05/04/2009 11:14:32 AM FILED/CERT

WHEN RECORDED MAIL TO:



MORRIS, EDGAR L

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



REGIONS

20081921504570

MODIFICATION OF MORTGAGE



DOC48002000000043271300006181190000000

THIS MODIFICATION OF MORTGAGE dated August 12, 2008, is made and executed between EDGAR L MORRIS, AKA EDGAR MORRIS, AKA EDGAR LEE MORRIS II, AKA EDGAR LEE MORRIS JR, whose address is 132 WALKING HORSE TRCE, ALABASTER, AL 35007; VALERIE J MORRIS, AKA VALERIE MORRIS, AKA VALERIE W MORRIS, whose address is 132 WALKING HORSE TRCE, ALABASTER, AL 35007; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 3065 John Hawkins Parkway, Hoover, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 7, 2008 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 04/29/2008 IN THE OFFICE OF THE JUDGE OF PROBATE FOR SHELBY COUNTY ALABAMA IN INSTRUMENT #20080429000173530.

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 132 WALKING HORSE TRCE, ALABASTER, AL 35007.

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 \$50,000 to \$56,700.

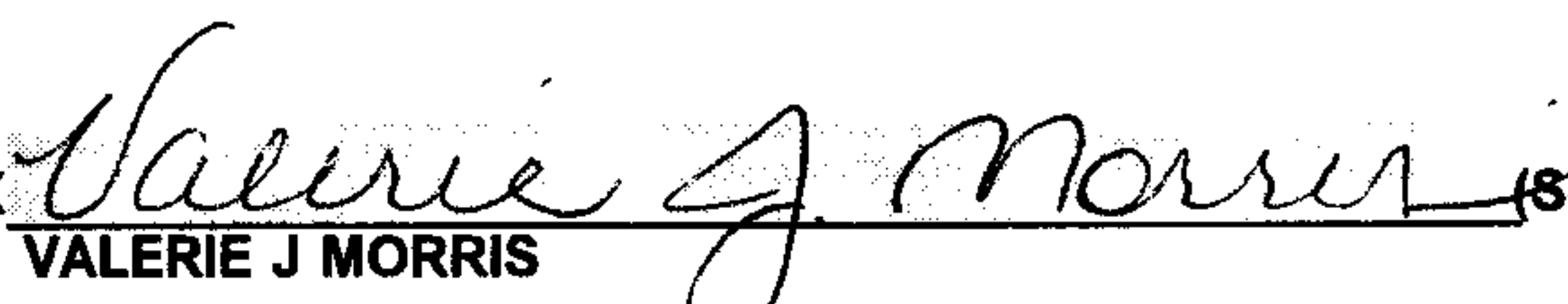
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 AUGUST 12, 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)
EDGAR L MORRIS

x  (Seal)
VALERIE J MORRIS

LENDER:

REGIONS BANK


x  (Seal)
Authorized Signer Kim Barden

This Modification of Mortgage prepared by:

Name: Brandie Cupps
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)


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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **EDGAR L MORRIS** and **VALERIE J MORRIS**, 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 April, 2009.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: May 19, 2010
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My commission expires

Heena / one
Notary Public

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 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 Apr. 1, 2009.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: May 19, 2010
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My commission expires

Heena / one
Notary Public

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SCHEDULE A

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

LOT 20, ACCORDING TO THE MAP AND SURVEY OF SADDLE LAKE FARMS, SECOND ADDITION PHASES 3, 4, 5, 6 AND 7, AS RECORDED IN MAP BOOK 29, PAGE 34, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

ALSO DESCRIBED AS:

UNIT 20, IN THE SADDLE LAKE FARMS SECOND ADDITION PHASES 3, 4, 5, 6 AND 7, A CONDOMINIUM, LOCATED IN SHELBY COUNTY, ALABAMA, AS ESTABLISHED BY DECLARATION OF CONDOMINIUM AS RECORDED IN INSTRUMENT #1995-17533.1" AMENDMENT TO DECLARATION AS RECORDED IN INSTRUMENT #1996-21491. 2ND AMENDMENT TO DECLARATION AS RECORDED IN INSTRUMENT #2000-17433, 3RD AMENDMENT TO DECLARATION AS RECORDED IN INSTRUMENT #2001-50962 AND ARTICLES OF INCORPORATION OF SADDLE LAKE FARMS ASSOCIATION, INC., AS RECORDED IN INSTRUMENT #1994-17530, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF SADDLE LAKE FARMS CONDOMINIUM AS SET OUT IN THE SAID DECLARATION OF CONDOMINIUM, RECORDED IN MAP BOOK 29, PAGE 34, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PARCEL ID: 22-3-05-1-991-051.000

PROPERTY ADDRESS: 132 WALKING HORSE TRACE