

WHEN RECORDED MAIL TO:

Regions Bank
CoHateral Management
201 Milan Parkway
Birmingham, AL 35211

Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

78486536

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



20130311027100

MODIFICATION OF MORTGAGE



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B2013030401229

Notice: The original principal amount available under the Note (as defined below), which was \$24,500.00 (on which any required taxes already have been paid), now is increased by an additional \$50,500.00.

THIS MODIFICATION OF MORTGAGE dated March 1, 2013, is made and executed between PATRICK M HIGGINS aka PATRICK HIGGINS, whose address is 1112 INDIAN CREST DR, INDIAN SPRINGS, AL 35124; DONNA D HIGGINS, whose address is 1112 INDIAN CREST DR, INDIAN SPRINGS, AL 35124; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 5420 Highway 280, Birmingham, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 12, 2012 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED JULY 30, 2012 IN THE OFFICE OF JUDGE OF PROBATE FOR SHELBY COUNTY, AL IN INSTRUMENT #20120730000275010

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in SHELBY County, State of Alabama:

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:
LOT 4, ACCORDING TO THE SURVEY OF SKYLINE ESTATES, FIRST SECTOR, AS RECORDED IN MAP BOOK 9, PAGE 71, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.
SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.
BEING THE SAME PREMISES CONVEYED TO PATRICK HIGGINS AND DONNA D. HIGGINS, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP FROM TIMOTHY B. HIGGINS, A MARRIED MAN BY WARRANTY DEED DATED 6/24/2011, AND RECORDED ON 7/1/2011, DOCUMENT # 20110701000192200, IN SHELBY COUNTY, AL.

The Real Property or its address is commonly known as 1112 INDIAN CREST DRIVE, INDIAN SPRINGS, AL 35124.

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 \$24,500 to \$75,000.

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.

SUBORDINATION, PARTIAL RELEASE AND OTHER MODIFICATION REQUESTS. From time to time, Grantor or Borrower may request that we subordinate the lien of this Mortgage to another lien, release part of the Property from the lien of this Mortgage, or agree to some other modification of this Mortgage or the Credit Agreement or any Related Document. We are not obligated to agree to any such request. We may, in our sole discretion, impose conditions on our agreement to any such request. Such conditions may include, without limitation, imposing a fee or increasing the interest rate under the Credit Agreement, or both.



20130315000108820 1/2 \$91.75
Shelby Cnty Judge of Probate, AL
03/15/2013 12:35:32 PM FILED/CERT

MODIFICATION OF MORTGAGE
(Continued)

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 1, 2013.

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 Patrick M Higgins (Seal)
PATRICK M HIGGINS

X Donna D Higgins (Seal)
DONNA D HIGGINS

LENDER:

REGIONS BANK

X Vicki Hendrick (Seal)
Authorized Signer
Vicki Hendrick

B2013030401229

This Modification of Mortgage prepared by:

Name: Debbie Bryant
Address: 2050 Parkway Office Circle
City, State, ZIP: Hoover, AL 35244

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 PATRICK M HIGGINS and DONNA D HIGGINS, 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 1 day of March, 2013
Ragan Christian
Notary Public

My commission expires MY COMMISSION EXPIRES JANUARY 26, 2016

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 Vicki Hendrick whose name as Authorized Signer of Regions Bank 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 the Modification of Mortgage, he or she, in his or her capacity as such Authorized Signer of Regions Bank, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 1 day of March, 2013
Ragan Christian
Notary Public

My commission expires MY COMMISSION EXPIRES JANUARY 26, 2016

20130315000108820 2/2 \$91.75
Shelby Cnty Judge of Probate, AL
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