


**RECORDATION REQUESTED BY:**

REGIONS BANK  
GREYSTONE  
5420 HWY 280  
BIRMINGHAM, AL 35242

  
20130409000146490 1/3 \$21.75  
Shelby Cnty Judge of Probate, AL  
04/09/2013 02:09:02 PM FILED/CERT

**WHEN RECORDED MAIL TO:**

Regions Bank  
Collateral Management  
PO Box 12926  
Birmingham, AL 35202

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



**MODIFICATION OF MORTGAGE**



\*DOC4800401731000000070000477810000000\* 2013024532520

20130328000034

**THIS MODIFICATION OF MORTGAGE** dated March 26, 2013, is made and executed between **JEFFREY LEE MORGAN, A Married Man** (referred to below as "Grantor") and **REGIONS BANK**, whose address is **5420 HWY 280, BIRMINGHAM, AL 35242** (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated January 30, 2008 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

In regard to that certain promissory note dated 01-30-2008, in the original principal sum of \$308,125.00 (the Original Note), and to secure the payment of the Original Note, Grantor made, executed and delivered that certain Deed of Trust or Mortgage of even date therewith and in the same principal sum as the Original Note, which deed of trust or mortgage is recorded in Book or Instrument number 20080204000044790, at Page (if applicable) of the public records of SHELBY County, AL.

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

SEE ATTACHED EXHIBIT "A"

The Real Property or its address is commonly known as 22 AND 24 OLMSTED STREET UNITS 4-19, BIRMINGHAM, AL 35242.

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

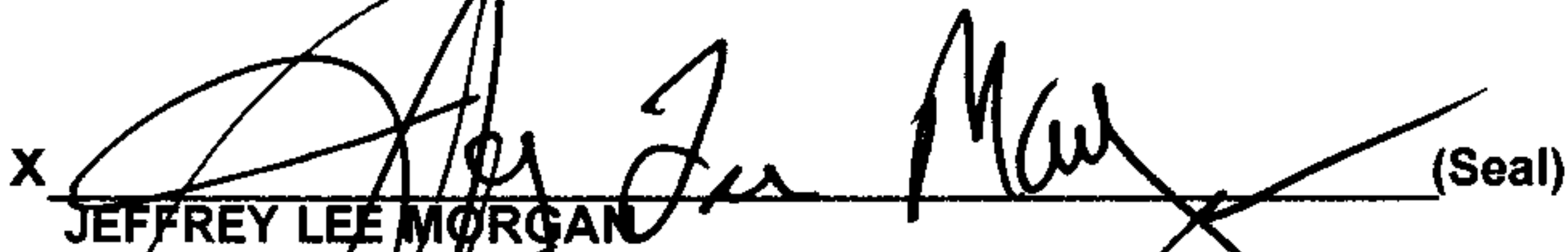
**Principal Increase:** Whereas the Note has a present principal balance of \$259493.75, and the Borrower is the obligor under the Note and the Grantor is the grantor under the Deed of Trust or Mortgage, and Regions Bank is the owner and the holder of the Note and Deed of Trust or Mortgage; and whereas the Borrower and the Grantor have requested an additional advance of \$2456.96. The present principal balance of the Note is as stated above and with the additional advance the principal balance of the Renewal Note is \$261950.71.

**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.

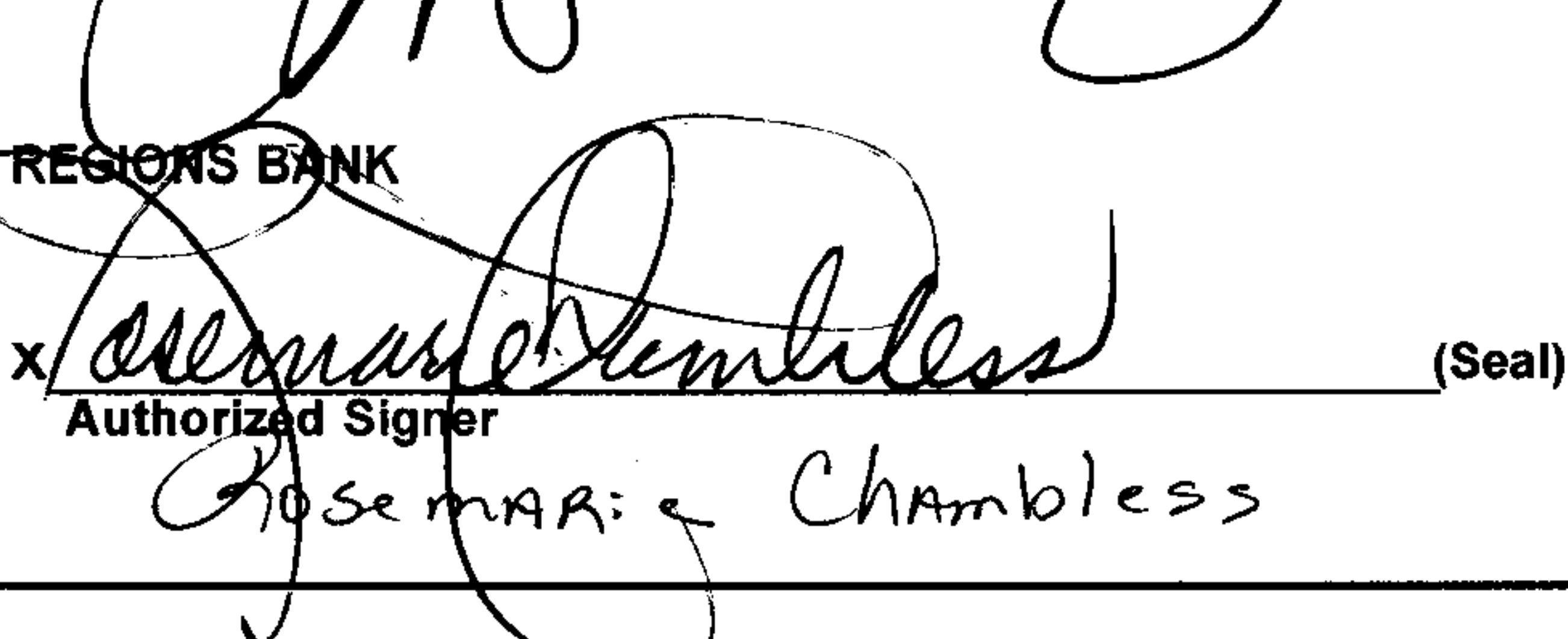
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 26, 2013.**

**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  (Seal)  
JEFFREY LEE MORGAN

**LENDER:**

REGIONS BANK  
X  (Seal)  
Authorized Signer  
Rosemarie Chambless

This Modification of Mortgage prepared by:

Name: SUSAN CHILDRESS  
Address: 5420 HWY 280  
City, State, ZIP: BIRMINGHAM, AL 35242

MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 00000007000047781

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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 JEFFREY LEE MORGAN, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 26th day of March, 20 13.

Dorothy S. Rice  
Notary Public  
DOROTHY S. RICE

My commission expires 11/10/2014

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 Rosemarie Chambless whose name as Assistant Vice President 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 Assistant Vice President of REGIONS BANK, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 26th day of March, 20 12.

Dorothy S. Rice  
Notary Public  
DOROTHY S. RICE

My commission expires 11/10/2014

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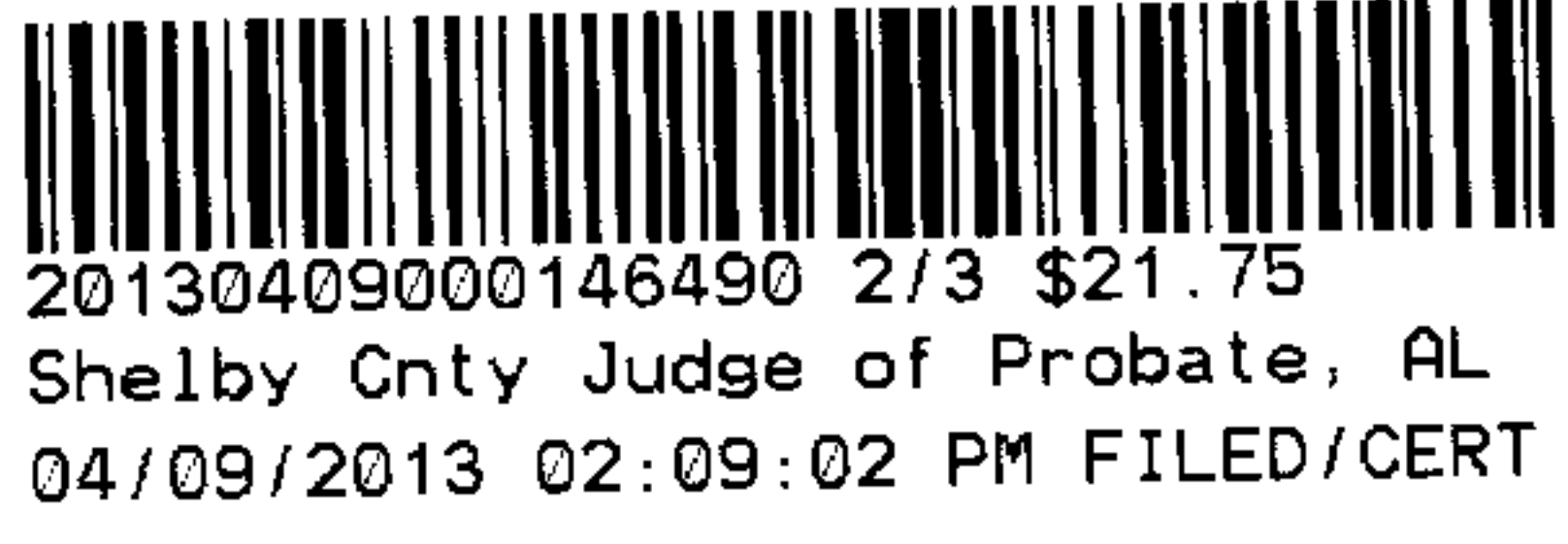



EXHIBIT A

Lot 4-19, Block 4, According to the Survey of Mt. Laurel - Phase 1, Block 4, as recorded in map book 34, page 136, in the Probate office of Shelby County, Alabama: Being situated in Shelby County, Alabama.

A2013032800604

  
20130409000146490 3/3 \$21.75  
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