

WHEN RECORDED MAIL TO:
REGIONS BANK
COLUMBIANA
255 WEST COLLEGE STREET
COLUMBIANA, AL 35051

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000000000290052557000000

THIS MODIFICATION OF MORTGAGE dated May 10, 2001, is made and executed between EVAN K MAJOR, whose address is 213 MILDRED STREET; , COLUMBIANA, AL 35051-1647 and LINDA D MAJOR, whose address is 213 MILDRED STREET; , COLUMBIANA, AL 35051-1647; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 255 WEST COLLEGE STREET, COLUMBIANA, AL 35051 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 29, 2001 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded 02/12/2001 in Instrument #2001-4918 in the Office of the Judge of Probate of Shelby County, Alabama.

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 Mildred Street, Columbiana, AL 35051.

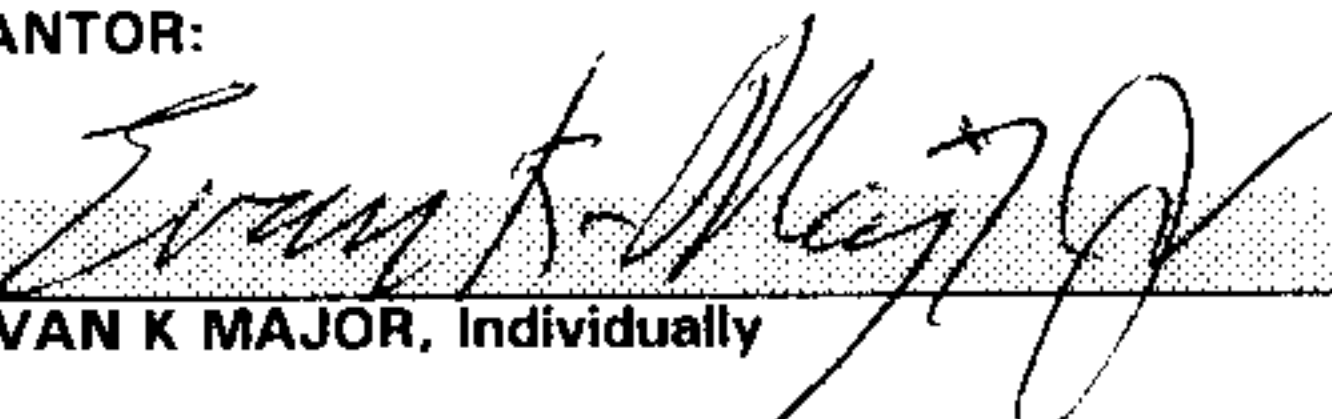
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

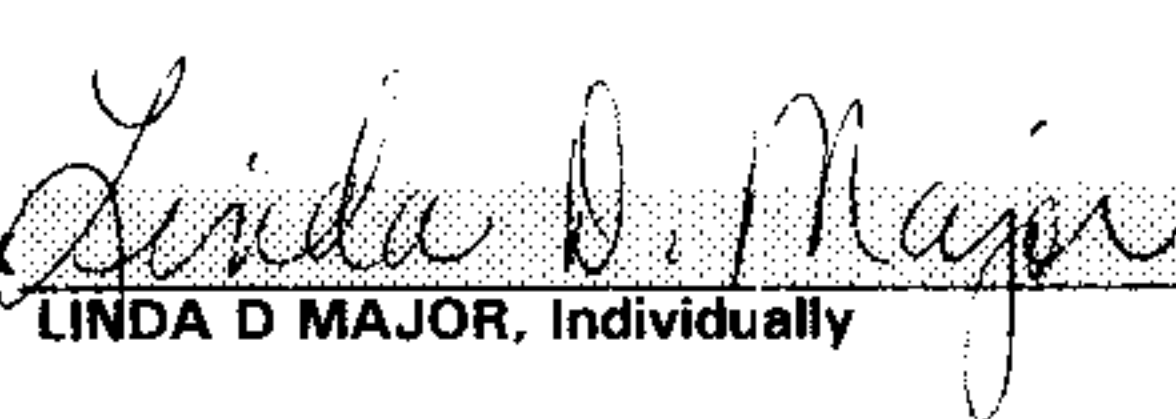
Decrease principal from \$80,000.00 to \$60,000.00.

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 MAY 10, 2001. 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)
EVAN K MAJOR, Individually

X  (Seal)
LINDA D MAJOR, Individually

LENDER:

X _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Beth Jones, Loan Processor
Address: 417 North 20th Street
City, State, ZIP: Birmingham, AL 35203

Inst # 2001-19767

05/16/2001-19767

08:34 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
203 #8 1.00

INDIVIDUAL ACKNOWLEDGMENT

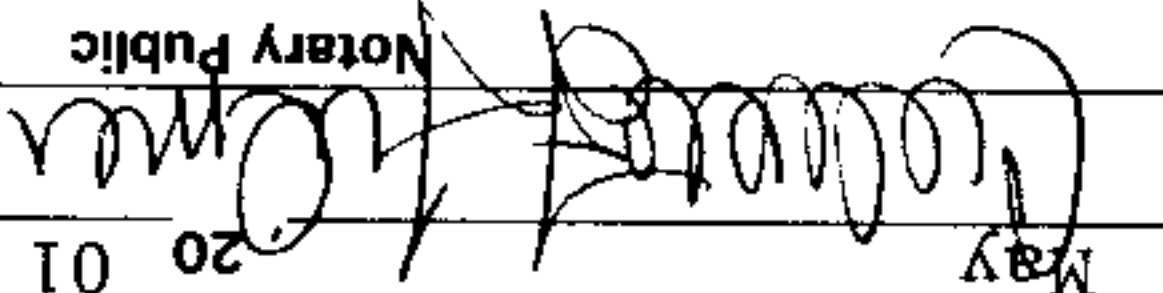
STATE OF ALABAMA

COUNTY OF SHELBY

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) SS
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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that EVAN K MAJOR and LINDA D MAJOR, 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 10th day of May, 2001.


Notary Public

My commission expires 10/6/04

LENDER ACKNOWLEDGMENT

STATE OF

COUNTY OF

)
) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that a corporation, is signed to the foregoing and who is known to me, acknowledged before me on this day that, being informed of the contents of said act of said corporation, voluntarily for and as the act of said corporation.

Given under my hand and official seal this day of , 20.

Notary Public

My commission expires

EXHIBIT "A"
LEGAL DESCRIPTION

That certain lot or parcel of land situated in the Town of Columbiana, Alabama, and more particularly described as follows: Beginning on the South side of Mildred Street at the Northeast corner of what was formerly known as "The White House Lot" and running thence in an Easterly direction along the South side of Mildred Street 228 feet, more or less, to the West side of a lane between the lot herein conveyed and the former Methodist Church Parsonage lot, now owned by Merrell; thence in a Southerly direction along the West line of said lane and an extension thereof 773 feet, more or less, to a big ditch; thence in an Westerly direction along said ditch 242 feet, more or less, to the Eastern boundary line of said formerly known White House Lot; thence in a Northerly direction along the Eastern boundary line of said White House Lot 704 feet, more or less, to the point of beginning, said lot hereby conveyed being bounded on the North by said Mildred Street, on the East by said lane so far as it extends Southward, on the South by said big ditch and on the West by said lot formerly known as the White House Lot; being situated in Shelby County, Alabama.

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001 MB 15.00