

WHEN RECORDED MAIL TO:

REGIONS BANK
PELHAM MAIN OFFICE
2964 PELHAM PARKWAY
PELHAM, AL 35124

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000000003098500001000000

THIS MODIFICATION OF MORTGAGE dated June 30, 2003, is made and executed between Dennis R Lyons, whose address is 149 FULTON SPRINGS RD, ALABASTER, AL 35007-5307 and Patricia Lyons, whose address is 149 Fulton Springs Road, ALABASTER, AL 35007-5307; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 2964 PELHAM PARKWAY, PELHAM, AL 35124 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 10, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 2/11/2003 in the Office of the Judge of Probate, Instrument #2003021185130.

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

Real Estate

The Real Property or its address is commonly known as Lot 1, Saginaw Industrial Park, Alabaster, AL 35007.

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

Increase principal amount of loan from \$155,000.00 to \$295,000.00.

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 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 30, 2003.

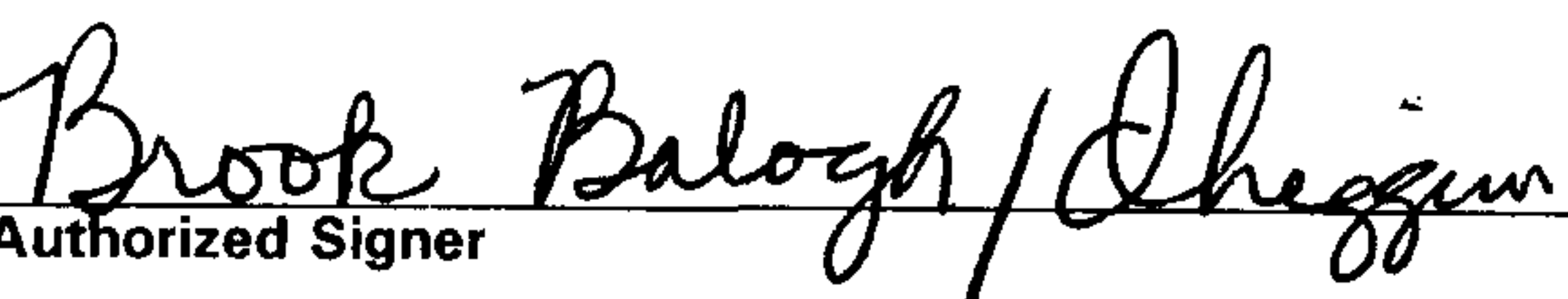
THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X  (Seal)
Dennis R Lyons, Individually

X  (Seal)
Patricia Lyons, Individually

LENDER:

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Debra Higgins
Address: 2964 PELHAM PARKWAY
City, State, ZIP: PELHAM, AL 35124

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 **Dennis R Lyons and Patricia Lyons, 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 30 day of June, 2003.

Delra C. Higgins
Notary Public

My commission expires MY COMMISSION EXPIRES NOVEMBER 1, 2005

LENDER ACKNOWLEDGMENT

STATE OF _____)
) SS
COUNTY OF _____)

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 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 _____ day of _____, 20____.

Notary Public

My commission expires _____

Lot 1, according to the Survey of Saginaw Industrial Park, as recorded in Map Book 25 page 54, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Also, an access easement crossing Lot 2, Saginaw Industrial Park, in the shape of a semi-circle, being situated in the SE $\frac{1}{4}$ of the SE $\frac{1}{4}$ of Section 12, Township 21 South, Range 3 West, Shelby County, Alabama, being more particularly described as follows: An easement being in the shape of a semi-circle, the radius point of said semi-circle being the Southwest corner of Lot 2, at the intersection of the Easterly right of way of Shelby County Highway 26. Said radius being 29.00 feet, semi-circle beginning at the intersection of the Easterly right of way of said highway and extending clockwise to end at the intersection of the South line of said Lot 2; being situated in Shelby County, Alabama.

20030707000425920 Pg 3/3 227.00
Shelby Cnty Judge of Probate, AL
07/07/2003 13:06:00 FILED/CERTIFIED