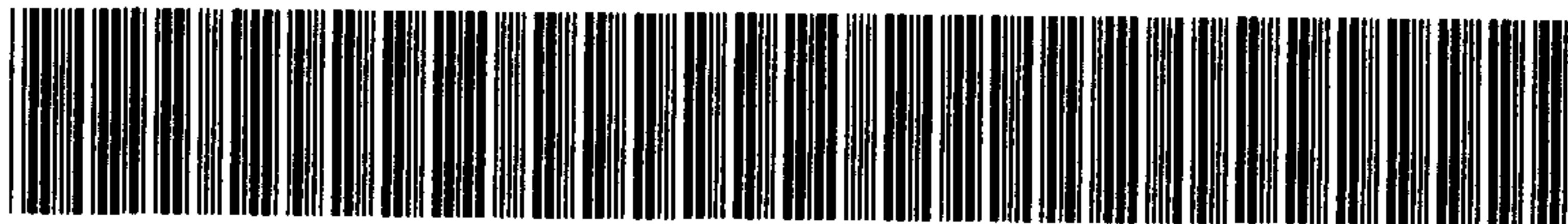


WHEN RECORDED MAIL TO:  
Regions Loan Servicing Release  
P O Box 4897  
Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



\*DOC48000300000030259139000000\*

THIS MODIFICATION OF MORTGAGE dated December 6, 2004, is made and executed between DONALD W ROWAN, whose address is 104 High Hampton Drive, Pelham, AL 35124-0000 and LORETTA ROWAN, whose address is 104 High Hampton Drive, Pelham, AL 35124-0000; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 417 NORTH 20TH STREET, BIRMINGHAM, AL 35203 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 18, 2000 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded September 27, 2000 in Deed Book 2000, Page 34067, Shelby County, <sup>AL</sup>Georgia.

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

LOT 6, ACCORDING TO THE SURVEY OF HIGH HAMPTON ESTATES, AS RECORDED IN MAP BOOK 20, PAGE 84, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 104 High Hampton Drive, Pelham, AL 35124-0000.

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

Note in the principal amount of \$247,000.00, representing new money in the amount of \$47,000.00, due on December 12, 2014.

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 endorers 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 DECEMBER 6, 2004.

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)  
DONALD W ROWAN

x  (Seal)  
LORETTA ROWAN

LENDER:

REGIONS BANK  
x  (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

Name: Roland Montgomery Jr, Servicing Officer  
Address: 417 NORTH 20TH STREET  
City, State, ZIP: BIRMINGHAM, AL 35203

MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 00300000030259139

Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

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) SS

COUNTY OF Jefferson

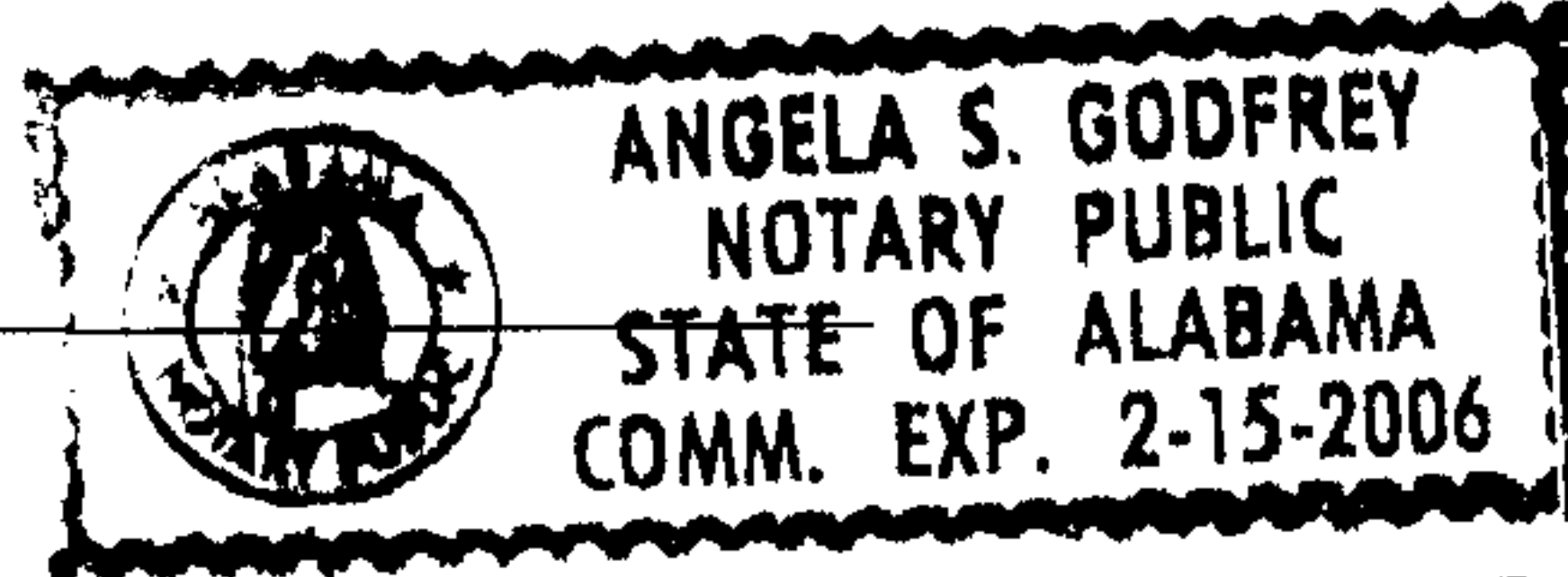
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20050113000021830 Pg 2/2 84.50  
Shelby Cnty Judge of Probate, AL  
01/13/2005 13:02:00 FILED/CERTIFIED

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **DONALD W ROWAN and LORETTA ROWAN, 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 6th day of December, 2004.

My commission expires \_\_\_\_\_



Angela Godfrey  
Notary Public

LENDER ACKNOWLEDGMENT

STATE OF Alabama

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) SS

COUNTY OF Elmore

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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 10th day of January, 2005.

My commission expires 3-24-07

Brenda J. Bright  
Notary Public

84.50