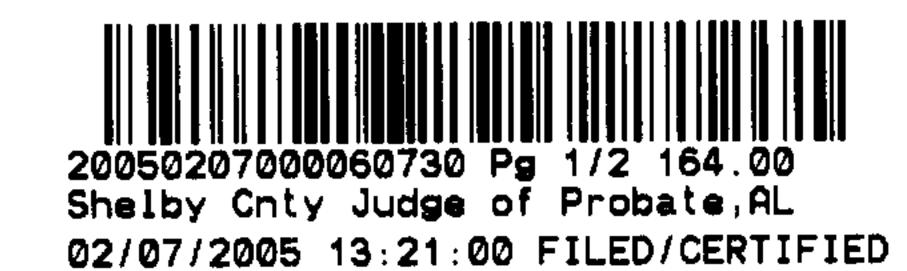
Actual recording instrument number should be and is 1994-25932, that was recorded on 8-22-1994 in the Office of Judge of Probate of Shelby County.

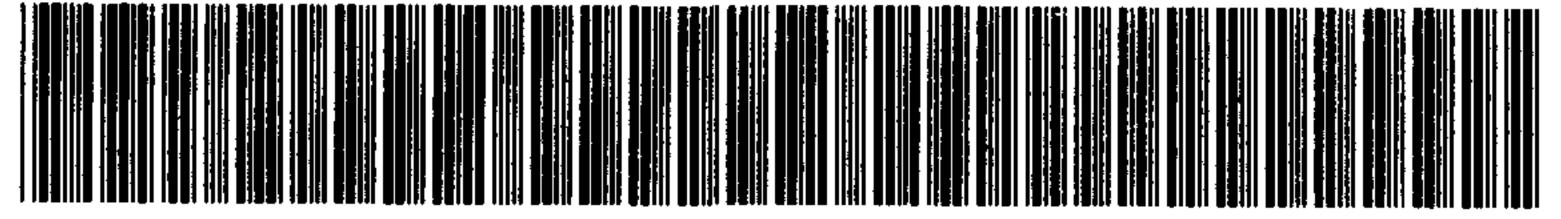
WHEN RECORDED MAIL TO: Regions Loan Servicing Release P O Box 4897 Montgomery, AL 36103



SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000300000030258844000000

THIS MODIFICATION OF MORTGAGE dated November 16, 2004, is made and executed between JAMES T SUMMERLIN, whose address is 964 LAKE CIR, BIRMINGHAM, AL 35244-3294 and FRAN S SUMMERLIN, whose address is 964 LAKE CIR, BIRMINGHAM, AL 35244-3294; 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 August 5, 1994 (the "Mortgage") which has been recorded in JEFFERSON County, State of Alabama, as follows:

Recorded on 8/22/1994 in the Office of the Judge of Probate, Instrument #1994-25935.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in JEFFERSON County, State of Alabama: LOT 36, ACCORDING TO THE SURVEY OF SOUTHLAKE COVE, AS RECORDED IN MAP BOOK 12, PAGE 98, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 964 LAKE CIR, BIRMINGHAM, AL 35244-3294.

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

Extend maturity date to 11/16/2009. This now secures a note dated 11/16/2004.

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 NOVEMBER 16, 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:

(Seal)

LENDER:

REGIONS BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: Samuel J. Fisher, III

Address: 417 NORTH 20TH STREET City, State, ZIP: BIRMINGHAM, AL 35203 ION OF MORTGAGE Continued)

Page 2

Loan No: 00300000030258844

MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT		
STATE OF alabama)	
) SS	
COUNTY OF Sefferson		
SUMMERLIN, HUSBAND AND WIFE, whose name	and for said county in said state, hereby certify that JAMES T SUMMERLIN and F sare signed to the foregoing instrument, and who are known to me, acknowledged before said Modification, they executed the same voluntarily on the day the same bears date.	fore me
Given under my hand and official seal this	17 day of November, 2004.	
	Betheum K. Smitter	
	Notary Public	
RALL COMMISSION OVER 1990		
My commission expires		
	LENDER ACKNOWLEDGMENT	
	FEIADEU WOLIAOAAFEDGIAIFIA I	
STATE OF alabama		
STATE OF MONOR		
) SS	
COUNTY OF Jeffuson		
	•	
I, the undersigned authority, a Notary Public in and	for said county in said state, hereby certify that $5amuelJ_iFisher$	111
	a corporation, is signed to the foregoing Modification and who is known nformed of the contents of said Modification of Mortgage, he or she, as such officer a	
full authority, executed the same voluntarily for an		
Given under my hand and official seal this	17 day of November, 20 04.	
	Better K. Kattor	
	Bethang K. Battlet Notary Public	
B.B	•	
My commission expires My COMMICTION DE MICHIEL N	Friends Lit. Little	

LASER PRO Lending, Ver. 5.24.10.102 Copr. Harland Financial Solutions, Inc. 1997, 2004. All Rights Reserved. - AL J:\APPS\LPWIN\CFI\LPL\G201.FC TR-002310294702 PR-CL06

20050207000060730 Pg 2/2 164.00 Shelby Cnty Judge of Probate, AL 02/07/2005 13:21:00 FILED/CERTIFIED