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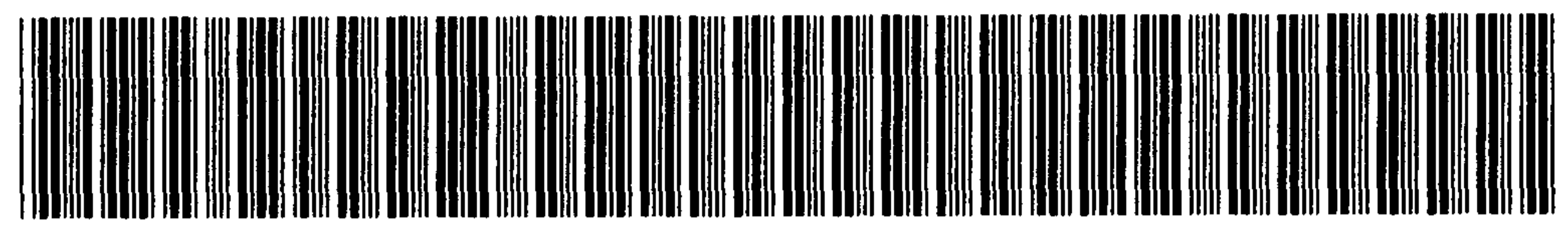
20051011000528770 1/3 \$557.15
Shelby Cnty Judge of Probate,AL
10/11/2005 11:11:38AM FILED/CERT

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



DOC48000300554000547493000000

THIS MODIFICATION OF MORTGAGE dated September 20, 2005, is made and executed between **TIMOTHY H MCCARRELL**, whose address is 909 LAKE FOREST CIR, BIRMINGHAM, AL 35244-1480; **AN UNMARRIED MAN** (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 May 26, 2001 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded May 7, 2001 in Instrument #2001-17930, 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 909 Lake Forest Circle, Birmingham, AL 35244.

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


Note in the principal amount of \$360,092.30, due November 21, 2005.

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 SEPTEMBER 20, 2005.

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)
TIMOTHY H MCCARRELL

LENDER:

REGIONS BANK
X  _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Robert R Pless
Address: 417 NORTH 20TH STREET
City, State, ZIP: BIRMINGHAM, AL 35203

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Elmore)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **TIMOTHY H MCCARRELL, AN UNMARRIED MAN**, 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 20th day of Sept, 2005.

Brenda J. Bughurst
Notary Public

My commission expires 3-24-07

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Elmore)

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 20th day of Sept, 2005.

Brenda J. Bughurst
Notary Public

My commission expires 3-24-07





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EXHIBIT "A"

PARCEL I:

Lot 288-A, according to a Resurvey of Lots 287, 288 and 289, Ninth Addition to Riverchase Country Club, recorded in Map Book 9, page 84, in the Probate Office of Shelby County, Alabama.

PARCEL II:

One-Half undivided interest in property located at 536 Castlebridge Lane. Lot 18, according to the Survey of Greystone 5th Sector, Phase II, as recorded in Map Book 17, page 118, in the Probate Office of Shelby County, Alabama.