

WHEN RECORDED MAIL TO:

Regions Bank
P. O. Box 10247
Birmingham, AL 35202

Inst # 1997-23658

07/29/1997-23658
10:39 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 SNA

8:00 AM ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JULY 21, 1997, BETWEEN Larry Guy and Kim Guy, a married couple, (referred to below as "Grantor"), whose address is 248 Shelby 83, Harpersville, AL 35078; and Regions Bank (referred to below as "Lender"), whose address is P. O. Box 10247, Birmingham, AL 35202.

MORTGAGE. Grantor and Lender have entered into a mortgage dated December 13, 1996 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

The original mortgage was recorded in Inst. #1996-41705 on 12/19/96 in Judge of Probate Shelby County, Alabama.

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

Said Property situated partly in the NW 1/4 of the NE 1/4 and the SW 1/4 of the NE 1/4 of Section 28, Township 19 South, Range 2 East; being further described in mortgage dated herewith.

The Real Property or its address is commonly known as 248 Shelby 83, Harpersville, AL 35078. The Real Property tax identification number is 078281000003.002.

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

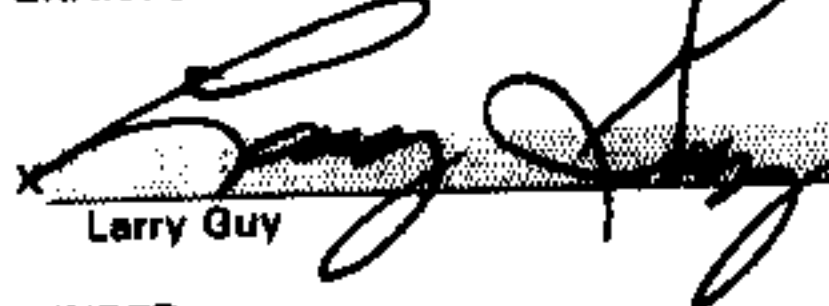
Increasing principal balance from \$155,000.00 to \$167,000.00..

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

CAUTION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

X  (SEAL)
Larry Guy

X  (SEAL)
Kim Guy

LENDER:

Regions Bank

By:

Authorized Officer

This Modification of Mortgage prepared by: X

Name of Signer: L. Dixon

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Larry Guy and Kim Guy, 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 21st day of July, 19 97
LaDante N. Dyer
Notary Public

My commission expires _____

MY COMMISSION EXPIRES FEBRUARY 22, 1998

LENDER ACKNOWLEDGMENT

STATE OF _____)
COUNTY OF _____) ss
Inst # 1997-23658

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that _____

Given under my hand and official seal this 07/29/1997 day of July, 19 97
10:39 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA 29.00
Notary Public

My commission expires _____