

Loan #: 498006-6

SPACE ABOVE THIS LINE FOR RECORDING DATA

LOAN MODIFICATION AGREEMENT

This loan modification agreement ("Agreement"), made this 20th day of February 1998, between Scott G. Akin joined by Tami C. Akin, his wife James P. Trammel married ("Borrowers") and Regions Bank ("Lender") (1) amends and supplements the mortgage, deed of trust, or deed to secure debt (the "Security Instrument"), dated January 16, 1998 and recorded in INST# 1998-02007, of the public mortgage records of Shelby County, Alabama, and (2) the note bearing the same date as, and secured by, the security instrument, which covers the real and personal property described in the security instrument and defined therein as the "property", located at 1061 Southlake Cove Birmingham, Alabama 35244. The real property described being set forth as follows:

Lot 14, according to the map and survey of Southlake Cove, as recorded in map book 12, page 98, in the Probate Office of Shelby County, Alabama.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the note or security instrument):

1. This modification agreement will be effective with the March 1, 1998 payment. The principal and interest portion of the payment will be \$1,027.44 until the next scheduled change March 1, 2005.
2. The interest rate will remain at 6.875 until the next scheduled change February 1, 2005.
3. The maturity date will remain at February 1, 2028.
4. The outstanding principal balance used at the time of this modification is \$156,400.00. This figure reflects the principal balance after making a principal reduction payment.
5. Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the note and security instrument. Except as otherwise specifically provided in this agreement, the note and security instrument will remain unchanged, and the borrower and lender will be bound by, and comply with, all the terms and provisions thereof, as amended by this agreement.
6. This modification of note and security instrument shall bind to the benefit of the parties hereto and their respective heirs, successors and permitted assigns.

Witness the hand and seal of each of the undersigned as the day and year first written.

Inst # 1998-10869

03/27/1998-10869
10:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

Inst # 1998-10869

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Taxman T. Hawthorne
Witness

Shannon J. Clements
Witness

Laura R. Trammel
Witness

Scott G. Akis (Seal)
Scott G. Akis

Tami C. Akis (Seal)
Tami C. Akis

James P. Trammel (Seal)
James P. Trammel

State of Alabama

County of

On this 2 day of March, 1998, before by
appeared to me personally known to be Scott G. Akis & Tami C. Akis
James P. Trammel, the person(s) described in
and who executed the foregoing instrument as Borrower(s) and
acknowledged that they executed the same as their free act and
deed.

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA
MY COMMISSION EXPIRES: 11-11-2001
RENEWED THIS 10-11-1998

Debbie T. Thacker
(Notary Public)

This instrument was prepared by Inst # 1998-10869
Brenda Williams, as an employee of
Regions Mortgage, Inc.
605 South Perry Street
Montgomery, Al. 36104

03/27/1998-10869
10:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

Regions Bank

By: Marcia T. Johnson

Attest: Sharon Whitley

State of

County of

I, the undersigned, a Notary Public in and for said county in said
state, hereby certify that Marcia T. Johnson whose names as
and Lisa M. Farmer Vice President and Vice President
respectively, of Regions Bank are signed to the foregoing
instrument and who are known to me, acknowledged before me on this
date that, being informed of the contents of said instrument, they
who are known to me as such officers and with full authority,
executed the same voluntarily for and as the act of Regions Bank.

Given under my hand and seal of office, this 13th day of
March, 1998.



Sharon Whitley
Notary Public
My Commission Expires:

5-20-98

Inst # 1998-10869