WHEN RECORDED MAIL TO:

Regions Bank
226 West College Street
Columbiana, AL 35051

ELC 0299006491

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

Regions Bank

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 15, 1999, BETWEEN TONY RANDALL HESTER and SUSAN C HESTER, man & wife, (referred to below as "Grantor"), whose address is 8 MONTE TIERRA TRL, MONTEVALLO, AL 35115-5441; and Regions Bank (referred to below as "Lender"), whose address is 226 West College Street, Columbiana, AL 35051.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 15, 1994 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recording date is 4/25/94, instrument #1994-13544

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

Lot 8, according to the Survey if Monte Tierra, as recorded in Map Book 5, Page 114, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

The Real Property or its address is commonly known as **8 MONTE TIERRA TRL, MONTEVALLO, AL 35115-5441.**

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

Extending maturity date from April 28, 1999 to September 17, 2004, increasing amount of line of credit from $10,000.00 to $15,000.00, and decreasing margin from WSJ Prime plus 1.50% to WSJ Prime plus 1.00%..

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.

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.

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

GRANTOR:

X _____ (SEAL)
TONY RANDALL HESTER

X Susan C. Hester (SEAL)
SUSAN C HESTER

LENDER:

Regions Bank

By: Billy Jow
Authorized Officer

This Modification of Mortgage prepared by:

Name: Karen Murphy
Address: 2964 Pelham Parkway
City, State, ZIP: Pelham, Al. 35124

Inst # 1999-40875

10/01/1999-40875
08:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 23.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) ss
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **TONY RANDALL HESTER** and **SUSAN C HESTER**, 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 15 day of September, 19 99.

Notary Public

My commission expires August 12, 2001

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF _____)
) ss
COUNTY OF _____)

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 _____ day of _____, 19_____.

Notary Public

My commission expires _____

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