

WHEN RECORDED MAIL TO:

Regions Bank
2964 Pelham Parkway
Pelham, AL 35124

#0410500-0004

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 26, 1999, BETWEEN Faithway Homes, Inc. (referred to below as "Grantor"), whose address is 2910 Highway 42, Calera, AL 35040; and Regions Bank (referred to below as "Lender"), whose address is 2964 Pelham Parkway, Pelham, AL 35124.

MORTGAGE. Grantor and Lender have entered into a mortgage dated August 26, 1998 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

recorded on September 11, 1998 in Inst. #1998-35897 in the Probate Office of Shelby County, Alabama.

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

Lot 12, according to the Survey of Silverleaf, Phase 1, as recorded in Map Book 24, page 16, in the Probate Office of Shelby County, Alabama.

The Real Property or its address is commonly known as 116 Silverleaf Circle, Pelham, AL 35124.

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

Principal increase from \$136,000. to \$144,000. (\$8,000.).

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.

GRANTOR:

Faithway Homes, Inc.

By: Renes Tolleson (SEAL)
Renes Tolleson, President

LENDER:

Regions Bank

By: _____
Authorized Officer

This Modification of Mortgage prepared by:

Name: Louise Holland
Address: 2964 Pelham Parkway
City, State, ZIP: Pelham, Alabama 35124

Inst # 1999-44811

11/01/1999-44811
09:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 031 24.50

CORPORATE 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 Renee Tolleson, President, of Faithway Homes, Inc., 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 26 day of October, 19 99

Laura D. Holland
Notary Public

My commission expires 02/24/2001

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 _____

Inst # 1999-44811

11/01/1999-44811
09:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 001 24.50