

RECORDATION REQUESTED BY:

Regions Bank
2984 Pelham Parkway
Pelham, AL 35124

WHEN RECORDED MAIL TO:

Regions Bank
2984 Pelham Parkway
Pelham, AL 35124

SEND TAX NOTICES TO:

Regions Bank
2984 Pelham Parkway
Pelham, AL 35124

0681555-0083

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 13, 1999, BETWEEN J. Harris Development Corp. (referred to below as "Grantor"), whose address is 1109 Townhouse Road, Helena, AL 35080; and Regions Bank (referred to below as "Lender"), whose address is 2984 Pelham Parkway, Pelham, AL 35124.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 16, 1999 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded in August 3, 1999 in Inst. #1999-32335

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

Lot 310, according to the Survey of Shelby Forest Estates, 3rd Sector, as recorded in Map Book 24 page 48 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

The Real Property or its address is commonly known as Lot 310, Shelby Forest Estates, Chelsea, AL 35043.

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

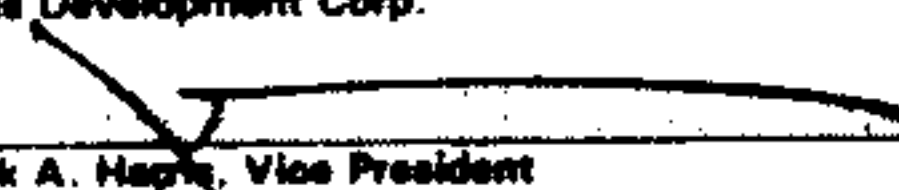
Principal increase from \$83,750. to \$105,000., an increase of \$11,250..

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 endorers 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.

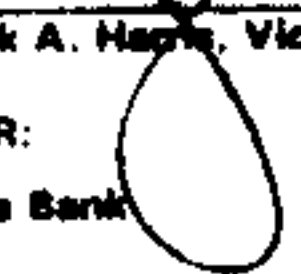
GRANTOR:

J. Harris Development Corp.

By:  (SEAL)
Jack A. Harris, Vice President

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Louise Holland
Address: 2984 Pelham Parkway
City, State, ZIP: Pelham, Alabama 35124

Inst. # 1999-44813

11/01/1999-44813
09:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 C31 27.95

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 Jack A. Harris, Vice President, of J. Harris Development Corp., 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 13 day of August, 19 99

Lewin R. Sullivan
Notary Public

My commission expires 2/24/2001

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 # 1999-44813

11/01/1999-44813
09:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 DJ1 27.95