

WHEN RECORDED MAIL TO:

Regions Bank
9249 Helena Road
Pelham, AL 35124

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 10, 2000, BETWEEN James G. Walton and Stacy H. Walton, husband and wife, (referred to below as "Grantor"), whose address is 2735 Wellington Dr., Pelham, AL 35124-1466; and Regions Bank (referred to below as "Lender"), whose address is 9249 Helena Road, Pelham, AL 35124.

MORTGAGE. Grantor and Lender have entered into a mortgage dated September 25, 1998 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded 10/7/98 in Inst. # 1998-39208 at the Office of the 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:

Lot 7, according to the Survey of Chanda Terrace, 6th Sector, as recorded in Map Book 16, Page 10, in the Office of the Judge of Probate of Shelby County, Alabama.

The Real Property or its address is commonly known as 2735 Wellington Dr., Pelham, AL 35124-1466. The Real Property tax identification number is 58-13-1-01-2-005-007.000.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows

Principal Increase of Loan Amount by \$10,000.00 from \$20,000.00 to \$30,000.00.

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.

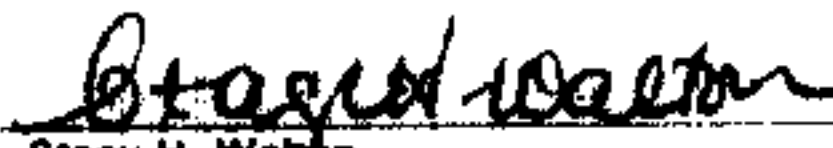
EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

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.

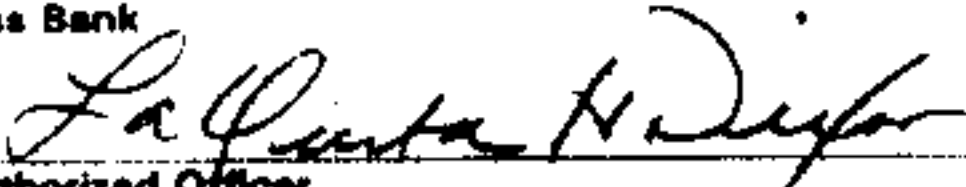
GRANTOR:

X  (SEAL)
James G. Walton

X  (SEAL)
Stacy H. Walton

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Cathy Hollifield
Address: 417 North 20th St.
City, State, ZIP: Birmingham, AL 35203

Inst • 2000-08552

03/17/2000-08552
10:16 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 26.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Jefferson

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that James G. Walton and Stacy H. Walton, 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 10th day of March, 2000
Catherine L. Hollifield
Notary Public

My commission expires 5/29/00

LENDER ACKNOWLEDGMENT

STATE OF _____
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 _____, 20____.

Notary Public

My commission expires _____

CORPORATE ACKNOWLEDGEMENT

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public in and for Said County and State hereby certify that Laquita N. Dixon, whose name as Officer of REGIONS BANK, a corporation, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that being informed of the contents of said instrument, 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 10th day of March, 2000.

Notary Catherine L. Hollifield
Catherine L. Hollifield

My Commission Expires: 5/29/2000

Inst # 2000-08552

03/17/2000-08552
10:16 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DCE CJ1 25.00