

RECORDATION REQUESTED BY:

Regions Bank
225 West College Street
Columbiana, AL 35051

WHEN RECORDED MAIL TO:

Regions Bank
225 West College Street
Columbiana, AL 35051

SEND TAX NOTICES TO:

Regions Bank
225 West College Street
Columbiana, AL 35051

299010629
SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 3, 2000, BETWEEN JAMES HOWARD BENSON and DONNA H BENSON, man & wife, (referred to below as "Grantor"), whose address is 26166 HIGHWAY 145, WILSONVILLE, AL 35186-7000; and Regions Bank (referred to below as "Lender"), whose address is 225 West College Street, Columbiana, AL 35051.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 5, 1996 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recording date 8/27/1996, Instrument #1996-27982, Shelby County Judge of Probate.

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

see attached Exhibit "A"

The Real Property or its address is commonly known as **26166 HIGHWAY 145, WILSONVILLE, AL 35186-7000.**

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

Principal Increase from \$35,000.00 to \$45,000.00..

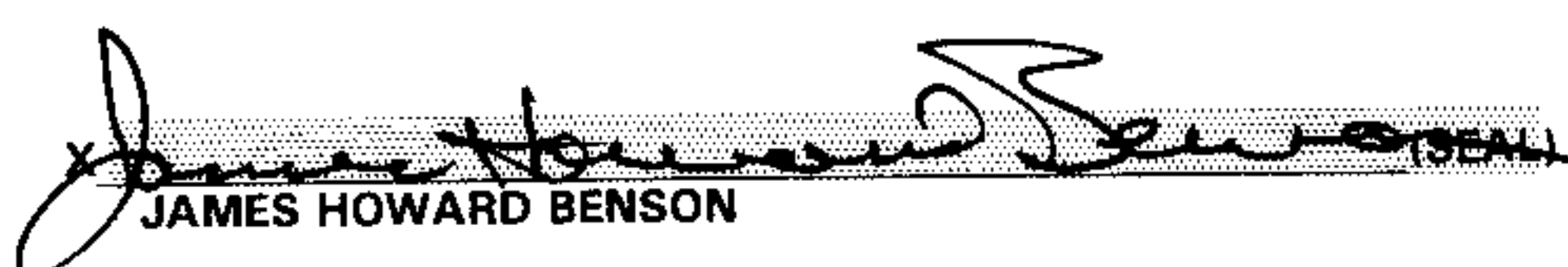
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make 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.

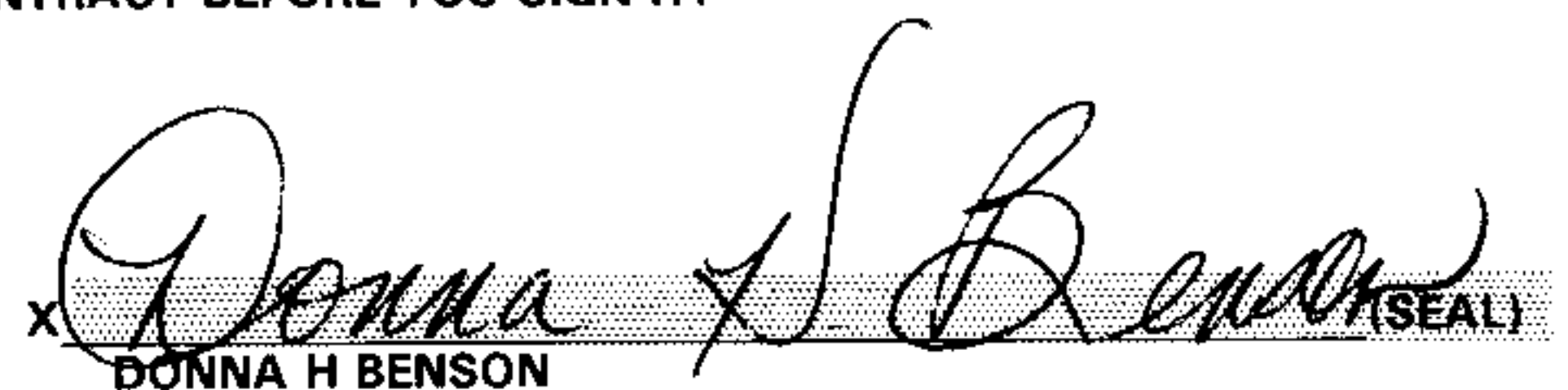
EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

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 
JAMES HOWARD BENSON

X  (SEAL)
DONNA H BENSON

LENDER:

Regions Bank

By: _____
Authorized Officer

This Modification of Mortgage prepared by:

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

Inst # 2000-27346

08/11/2000-27346
09:18 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MMS 28.50

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Al)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **JAMES HOWARD BENSON and DONNA H BENSON**, 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 3 day of Aug, 20 00.

[Signature]
Notary Public

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 _____, 20____.

Notary Public

My commission expires _____

EXHIBIT "A"

From the SW corner of the NE 1/4 of the NE 1/4 of Section 27, Township 21 South, Range 1 East, proceed East, along the South line of said 1/4-1/4 Section, a distance of 33.77 feet to the East right of way line of Alabama State Highway No. 145; thence turn a def. angle of 72 degrees 26 minutes 58 seconds to the left and proceed along a right of way curve, with a radius of 7539.44 feet, a chord distance of 484.89 feet, to the point of beginning; thence turn a def. angle of 01 degree 50 minutes 34 seconds to the right (to the tangent of a right of way curve) and proceed along said curve, whose radius is 7539.44 feet, delta angle is 04 degrees 11 minutes 24 seconds to the right, length of arc is 551.35 feet to the P.T.; thence turn a def. angle of 90 degrees 00 minutes 00 seconds to the right, (from tangent of said curve) and proceed along a radial line a distance of 106.14 feet, to contour line, a elevation 397.00; thence turn a def. angle of 98 degrees 30 minutes 21 seconds to the right and proceed along said contour, a distance of 144.33 feet; thence turn a def. angle of 46 degrees 38 minutes 41 seconds to the left and proceed along said contour, a distance of 237.95 feet; thence turn a def. angle of 01 degree 30 minutes 55 seconds to the left and proceed along said contour, a distance of 45.12 feet; thence turn a def. angle of 68 degrees 31 minutes 45 seconds to the right and proceed along said contour, a distance of 79.31 feet; thence turn a def. angle of 23 degrees 16 minutes 41 seconds to the left and proceed along said contour, a distance of 103.19 feet; thence turn a def. angle of 80 degrees 12 minutes 47 seconds to the right and proceed a distance of 192.43 feet to the point of beginning.

Situated in the NE 1/4 of the NE 1/4 of Section 27, Township 21 South, Range 1 East, Shelby County, Alabama.

Inst # 2000-27346

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