

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 AUGUST 25, 2000, BETWEEN Thomas J Fisher and Suzette Y Fisher, husband and wife, (referred to below as "Grantor"), whose address is 4608 Trail Ridge Circle, Pelham, AL 35124-1015; 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 November 26, 1996 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded in Inst.#1996-39981 in Shelby County Judge of Probate on 12/05/96

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

Lot 17, according to the Resurvey of Indian Hills, 1st Sector, as recorded in Map Book 5, page 104, in the Probate Office of Shelby County, Alabama.

The Real Property or its address is commonly known as **4608 Trail Ridge Circle, Pelham, AL 35124-1015**. The Real Property tax identification number is 117361003016.

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

Increasing principal amount from \$20,000.00 to \$50,000.00.

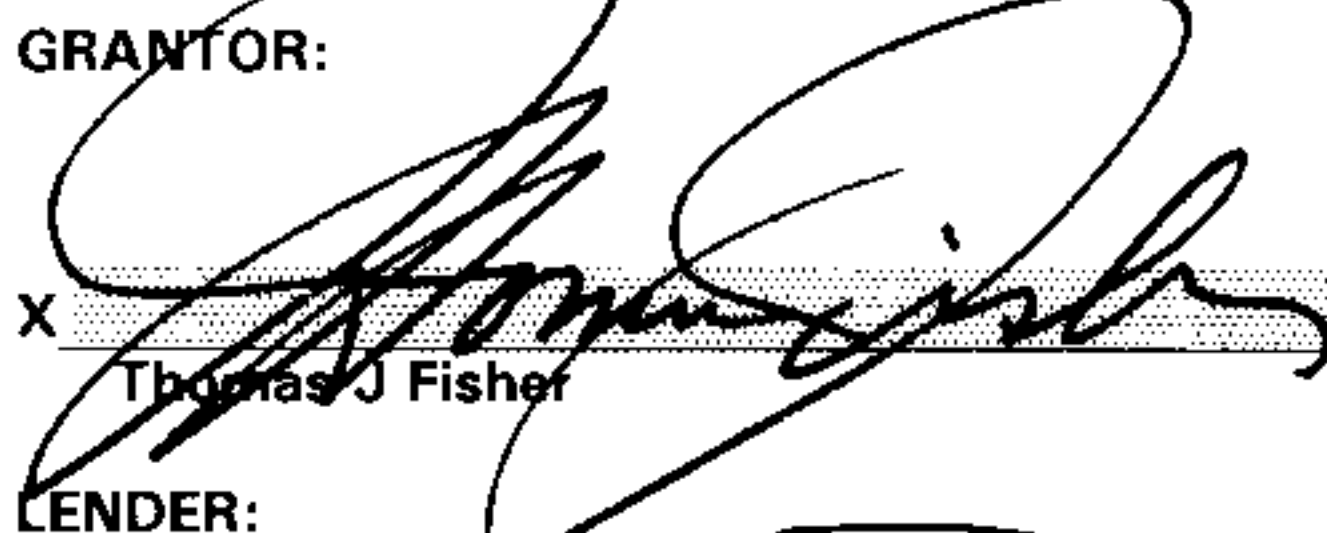
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make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

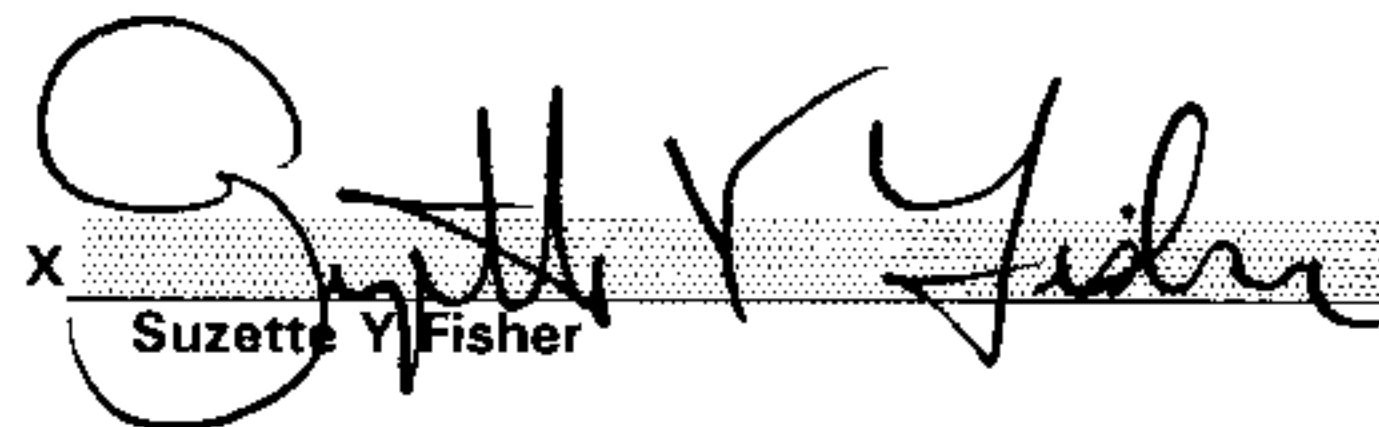
EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

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.

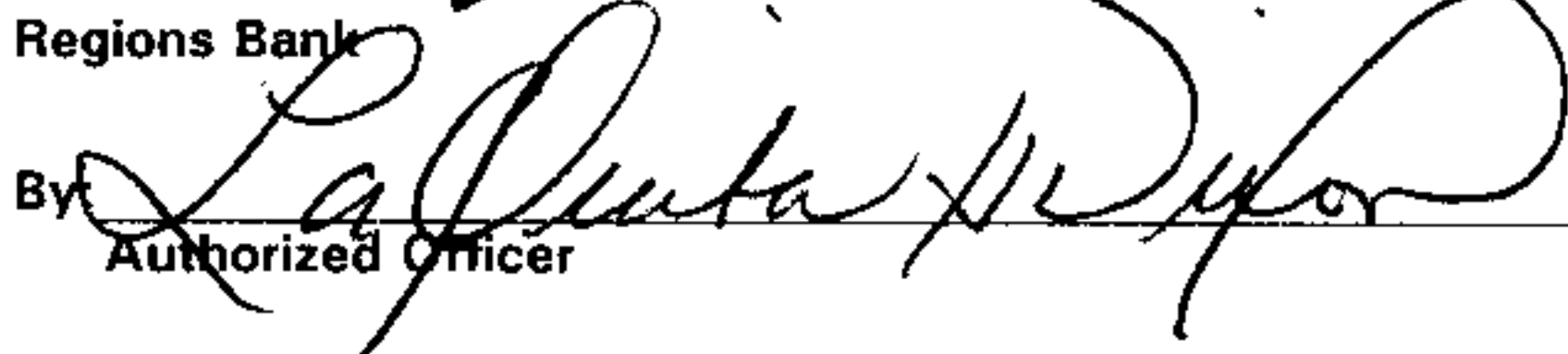
GRANTOR:

X  (SEAL)
Thomas J Fisher

X  (SEAL)
Suzette Y Fisher

LENDER:

Regions Bank

By 
Authorized Officer

This Modification of Mortgage prepared by:

Name: LaQuita Dixon
Address: 417 North 20th Street
City, State, ZIP: Birmingham, AL 35203

Inst # 2000-30423

09/05/2000-30423
09:50 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 58.50

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **Thomas J Fisher and Suzette Y Fisher**, 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 25th day of August, 20 00.

Charmaine D. Hargis
Notary Public

My commission expires 5/29/00

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 _____

Inst # 2000-30423

09/05/2000-30423
09:50 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 58.50