

WHEN RECORDED MAIL TO:

Regions Bank
124 Market Center Drive
Alabaster, AL 35007

029-900 8829

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 25, 2000, BETWEEN Calvin Gunn and Barbara D. Gunn, husband and wife, (referred to below as "Grantor"), whose address is 114 Heather Ridge Drive, Pelham, AL 35124-0000; and Regions Bank (referred to below as "Lender"), whose address is 124 Market Center Drive, Alabaster, AL 35007.

MORTGAGE. Grantor and Lender have entered into a mortgage dated November 2, 1995 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded November 8, 1995 in Instrument #1995-32315 in the Office of the Judge of Probate 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:

See attached Exhibit "A" for legal description

The Real Property or its address is commonly known as **114 Heather Ridge Drive, Pelham, AL 35124-0000.**

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

Increase Equity Line from \$20,000.00 to \$50,000.00.

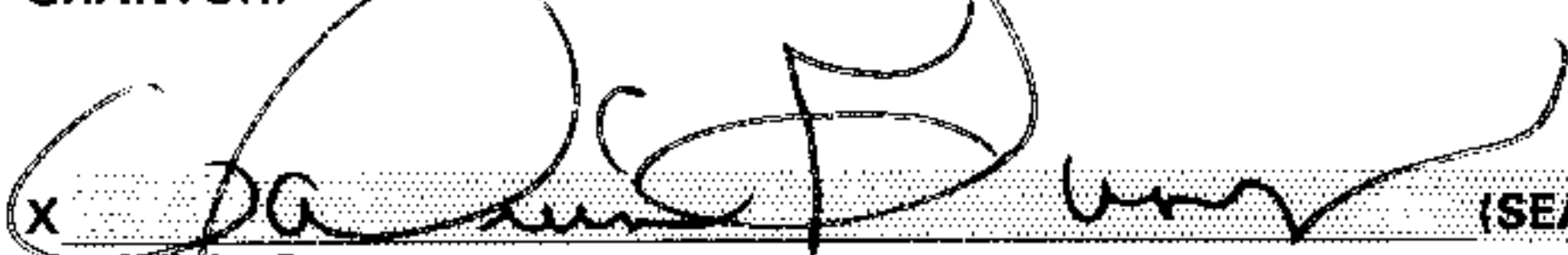
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make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

X  (SEAL)
Barbara D. Gunn

LENDER:

Regions Bank

By: _____
Authorized Officer

This Modification of Mortgage prepared by:

Name: Beth Jones
Address: 417 North 20th Street
City, State, ZIP: Birmingham, Alabama 35203

Inst # 2000-36878

10/24/2000-36878
09:18 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 59.00

INDIVIDUAL 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 **Calvin Gunn and Barbara D. Gunn**, 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 25 day of September, 20 00.

Laurie D. Holland
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 _____, 20 _____.

Notary Public

My commission expires _____

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EXHIBIT A : Lot 32, according to the survey of Heather Ridge, as
recorded in Map Book 17, Page 22 in the Probate Office of
Shelby County, Alabama. Situated in Shelby County, Alabama.

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