

WHEN RECORDED MAIL TO:

Regions Bank
910 North Main Street
Montevallo, AL 35115

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 30, 2000, BETWEEN Louis J McGee and Barbara D McGee, husband and wife, (referred to below as "Grantor"), whose address is 101 Deer Run Drive, Alabaster, AL 35007-6404; and Regions Bank (referred to below as "Lender"), whose address is 910 North Main Street, Montevallo, AL 35115.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 4, 2000 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

recorded in Map Book 16, Page 60 on April 12, 2000 in the Office of 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:

1, Sector 2, According to the Survey of Apache Ridge, Sector 2 & 3 as recorded in Map Book 16, Page 60 in the Probate Office of Shelby County, Alabama; Being situated in Shelby County, Alabama

The Real Property or its address is commonly known as 101 Deer Run Drive, Alabaster, AL 35007-6404.

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

Increase principal from \$10,000.00 to \$17,000.00.

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.

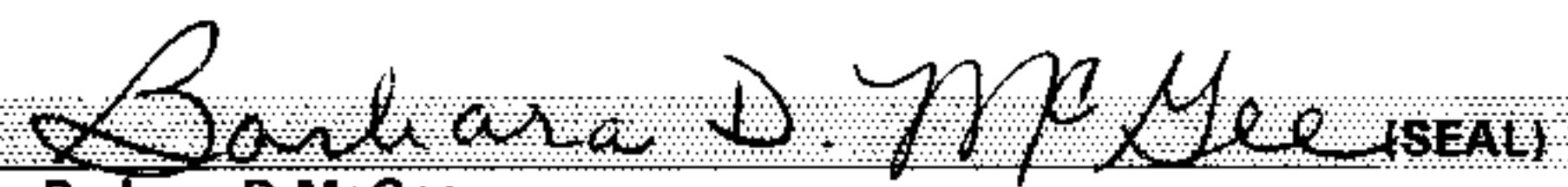
EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

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.

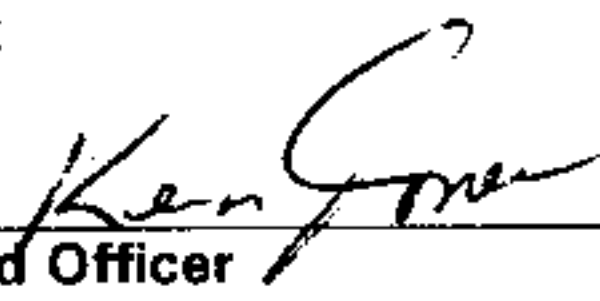
GRANTOR:

 (SEAL)
Louis J McGee

x  (SEAL)
Barbara D McGee

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Carol Cruse
Address: 417 North 20th Street
City, State, ZIP: Birmingham, AL 35203

Inst # 2000-38920

11/09/2000-38920
09:03 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 24.50

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 **Louis J McGee and Barbara D McGee**, 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 30th day of October, 2000.

NOTARY PUBLIC
STATE OF ALABAMA

Debra L. Payne
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 _____

Inst # 2000-38920

11/09/2000-38920
09:03 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 001 24.50