

RECORDATION REQUESTED BY:

REGIONS BANK
COLUMBIANA
255 WEST COLLEGE STREET
COLUMBIANA, AL 35051

WHEN RECORDED MAIL TO:

REGIONS BANK
COLUMBIANA
255 WEST COLLEGE STREET
COLUMBIANA, AL 35051

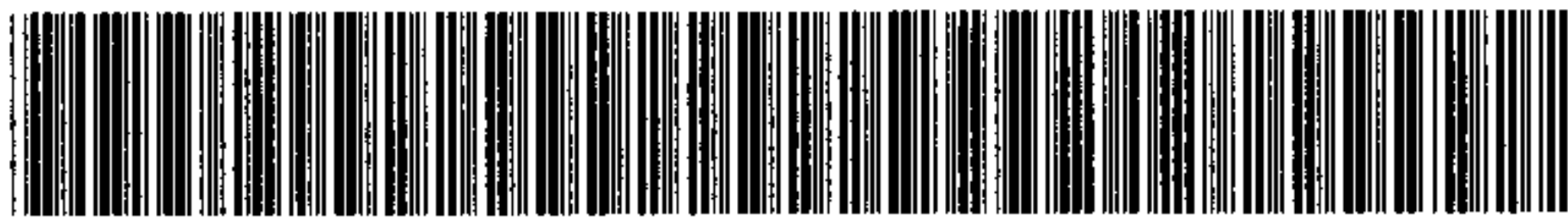
SEND TAX NOTICES TO:

REGIONS BANK
COLUMBIANA
255 WEST COLLEGE STREET
COLUMBIANA, AL 35051

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000000000000111323000000

THIS MODIFICATION OF MORTGAGE dated April 19, 2001, is made and executed between DEBRA L REEVES, whose address is 15675 HIGHWAY 42; , SHELBY, AL 35143-7117; AN UNMARRIED WOMAN (referred to below as "Grantor") and REGIONS BANK, whose address is 255 WEST COLLEGE STREET, COLUMBIANA, AL 35051 (referred to below as "Lender").

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

Recorded on 02-11-2000 with the Office of Judge of Probate of Shelby County, Instrument #2000-04356 and modified and recorded on 02-02-2001 with the Office of Judge of Probate of Shelby County, Instrument #2001-04602.

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

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as Shelby, AL 35143.

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

increase principal from \$55,000.00 to \$85,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 19, 2001. 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.

This Notice is required by Alabama law. In this Notice the term "you" means the Grantor named above.

CAUTION - - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTENTS OF THIS CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

X Debra L. Reeves (Seal)
DEBRA L REEVES, Individually

LENDER:

X _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Jennie Dukas Watmore, Loan Processor
Address: 417 North 20th Street
City, State, ZIP: Birmingham, AL 35203

Inst # 2001-17241
05/02/2001
11:21 AM
OFFICE OF PROBATE
SHELBY COUNTY
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 **DEBRA L REEVES**, whose name 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 Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 19 day of April, 2001.

Lucy Henry
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 _____ a corporation, is signed to the foregoing and who is known to me, acknowledged before me on this day that, being informed of the contents of said , he or 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 _____ day of _____, 20____.

Notary Public

My commission expires _____

Inst. # 2001-17241

05/02/2001-17241
11:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 031 59.00