

WHEN RECORDED MAIL TO:

REGIONS BANK
PROFESSIONAL SERVICES
NORTH 20TH STREET
BIRMINGHAM, AL 35203

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC4800000000030003972000000

THIS MODIFICATION OF MORTGAGE dated July 18, 2001, is made and executed between TIMOTHY E BUNCHMAN, whose address is 709 CRESTED FERN LN; , BIRMINGHAM, AL 35244-1494 and NORMA JEAN MAXVOLD, whose address is 709 CRESTED FERN LN; , HOOVER, AL 35244-1494; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is NORTH 20TH STREET, BIRMINGHAM, AL 35203 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 22, 2000 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded on November 29, 2000 in the Jefferson County Judge of Probate office in Inst # 2000-41045.

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

LOT 3529, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTY CLUB 35TH ADDITION, AS RECORDED IN MAP BOOK 16, PAGE 113, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 709 CRESTED FERN LN; , BIRMINGHAM, AL 35244-1494.

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

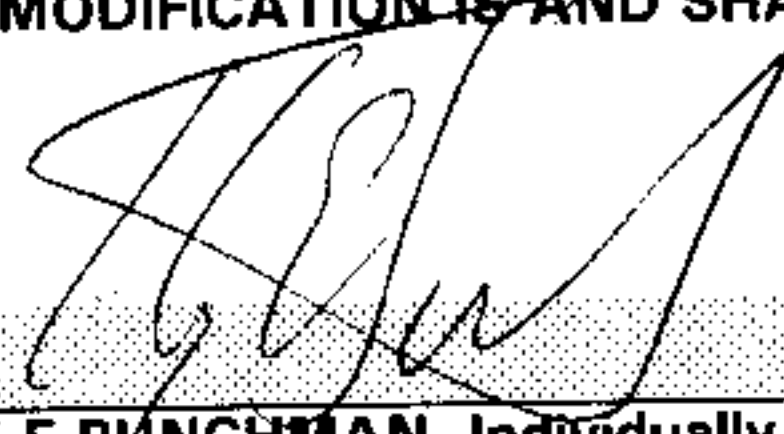
Principal increase from \$ 30,000.00 to \$60,000.00 (an increase of \$ 30,000.00).

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 endorser, including accommodation makers, 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.

FINANCE CHARGES / FEES PAID IN CASH. All finance charges and/or fees denoted as "paid in cash" will be paid by Regions Bank.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 18, 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.

GRANTOR:

X  (Seal)
TIMOTHY E BUNCHMAN, Individually

X  (Seal)
NORMA JEAN MAXVOLD, Individually

LENDER:

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: VALENCIA S. BROWN, LOAN PROCESSOR
Address: NORTH 20TH STREET
City, State, ZIP: BIRMINGHAM, AL 35203

Inst # 2001-31116

07/26/2001-31116
12:20 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MSB 59.00

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 0030003972

Page 2

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 **TIMOTHY E BUNCHMAN and NORMA JEAN MAXVOLD**, 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 18th day of July, 2001.

Cynthia Demuth
Notary Public

My commission expires 02-05-05

LENDER 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 Kelly Thompson 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 18th day of July, 2001.

Cynthia Demuth
Notary Public

My commission expires 02-05-05

Inst # 2001-31116

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