

WHEN RECORDED MAIL TO:

REGIONS BANK
BIRMINGHAM MAIN OFFICE
417 NORTH 20TH STREET
BIRMINGHAM, AL 35203

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000000000030241255000000

THIS MODIFICATION OF MORTGAGE dated March 13, 2002, is made and executed between **MICHAEL F ZITO**, whose address is **217 CAHABA OAKS TRAIL, PELHAM, AL 35124-0000** and **JOYCE A ZITO**, whose address is **217 CAHABA OAKS TRAIL, PELHAM, AL 35124-3334** (referred to below as "Grantor") and **REGIONS BANK**, whose address is **417 NORTH 20TH STREET, BIRMINGHAM, AL 35203** (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 30, 1996 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded on 6/7/96 In the Office of the Judge of Probate in Inst. #1996-18629.

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

Lot 5, according ot the Survey of Cahaba Oaks, as recorded in Map Book 18, page 141, in the Probate Office of Shelby County, Alabama

The Real Property or its address is commonly known as 217 CAHABA OAKS TRAIO, PELHAM, AL 35124-0000.

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

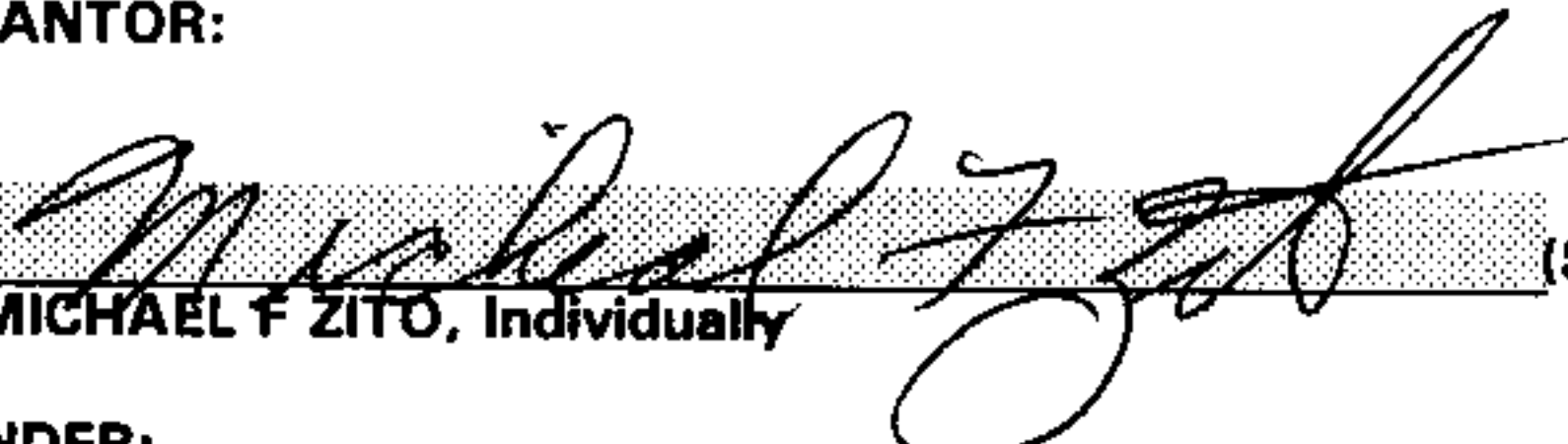
Principal Increase from \$50,000.00 to \$85,000.00.

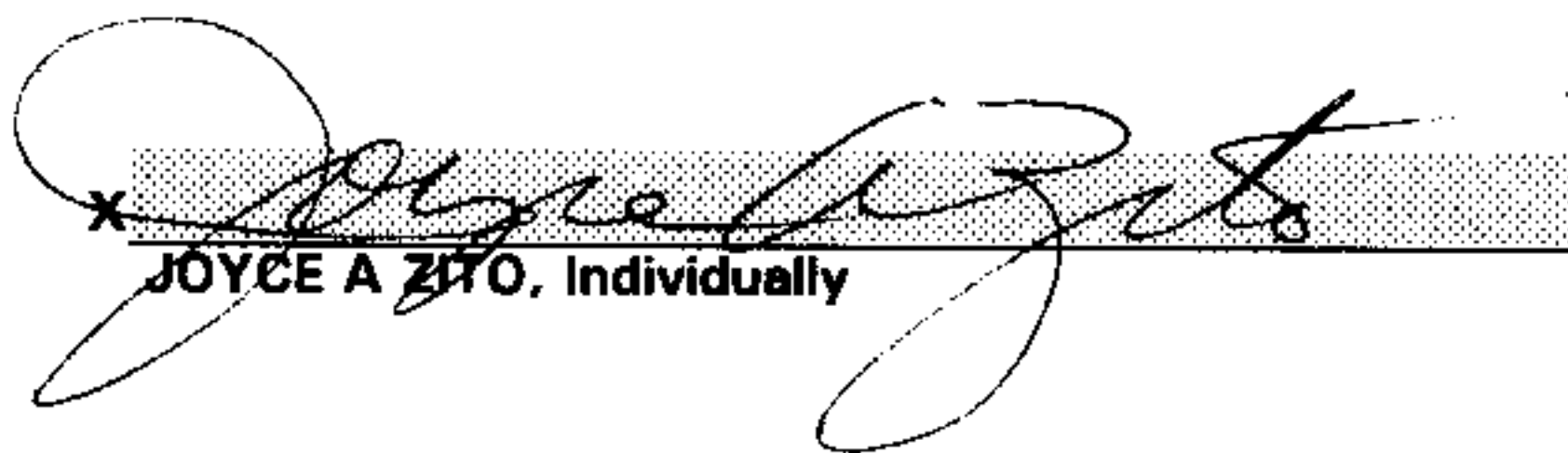
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 MARCH 13, 2002.

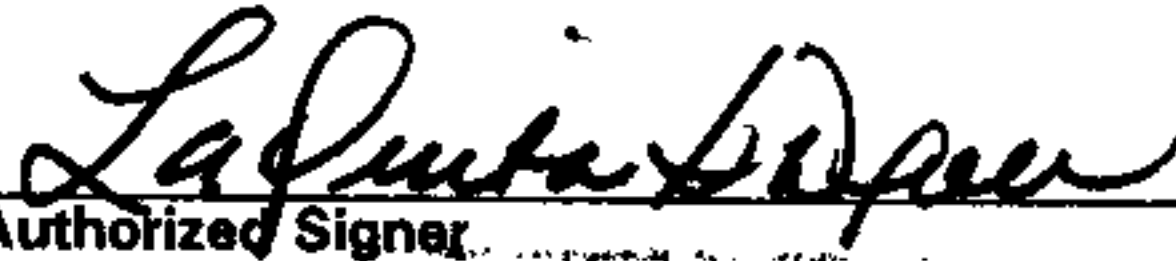
THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X  (Seal)
MICHAEL F ZITO, Individually

X  (Seal)
JOYCE A ZITO, Individually

LENDER:

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Cathy Hollifield
Address: 417 NORTH 20TH STREET
City, State, ZIP: BIRMINGHAM, AL 35203

Inst # 2002-14489

03/28/2002-14489

09:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

002 MSR 66.50

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Florida

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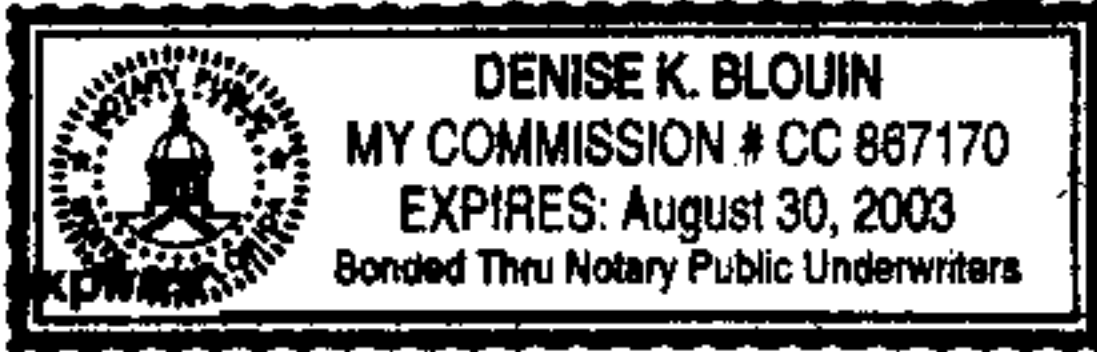
COUNTY OF Orange

) SS

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that MICHAEL F ZITO and JOYCE A ZITO, 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 13th day of March, 2002.



My commission

Denise K. Blouin
Notary Public

LENDER ACKNOWLEDGMENT

STATE OF Alabama

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COUNTY OF Jefferson

) SS

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Regions Bank 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 19th day of March, 2002.

Carlene L. Hoyle
Notary PublicMy commission expires 5/29/07

Inst # 2002-14489

03/28/2002-14489
09:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE