

WHEN RECORDED MAIL TO:

REGIONS BANK
JEMISON
~~24651 US HIGHWAY 31~~ P.O. Box 759
JEMISON, AL 35085

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48002100000219013806000000

THIS MODIFICATION OF MORTGAGE dated March 21, 2002, is made and executed between TRUMAN ALLEN FRANKLIN, whose address is 101 Weatherly Way, PELHAM, AL 35124-0142 and PEGGY JUNE FRANKLIN, whose address is 101 WEATHERLY WAY, PELHAM, AL 35124-2907; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 24651 US HIGHWAY 31, JEMISON, AL 35085 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 3, 1997 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Mortgage recording on 03/12/1997 in the Probate Office of Shelby County, Instrument Number 1997-07682.

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

LOT 185, ACCORDING TO THE SURVEY OF WEATHERLY SECTOR II, PHASE I, AS RECORDED IN MAP BOOK 14, PAGE 12, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 101 Weatherly Way, PELHAM, AL 35124-0142.

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

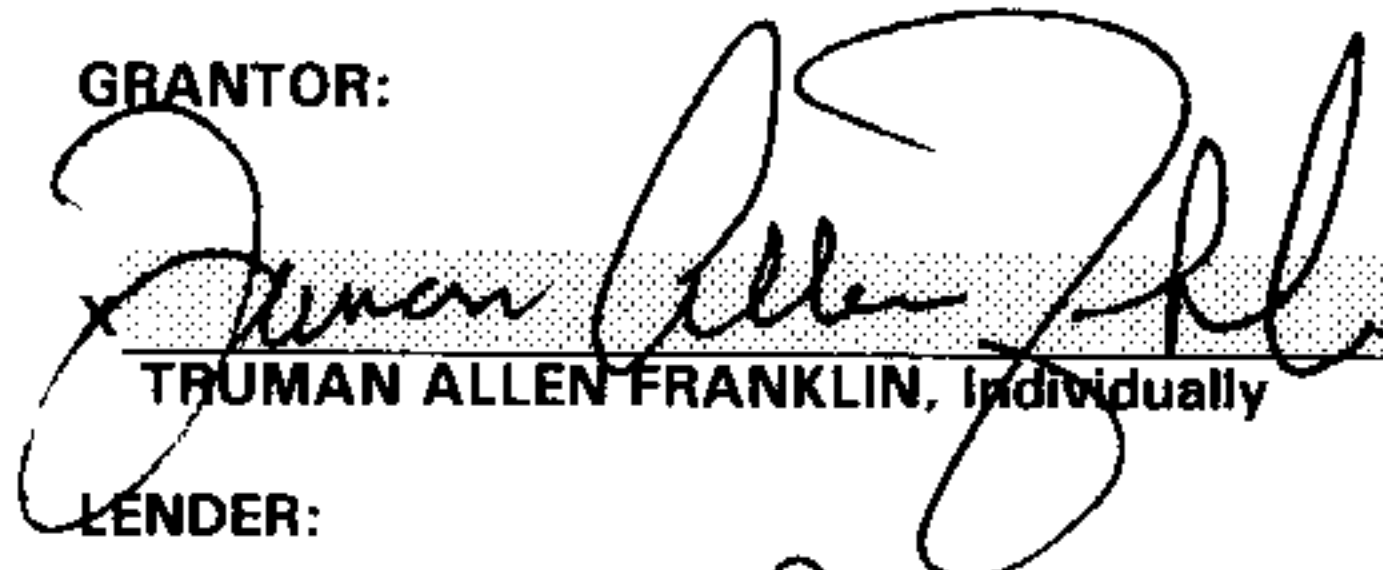
To Increase principal from \$100,000.00 to \$230,000.00.


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 21, 2002.

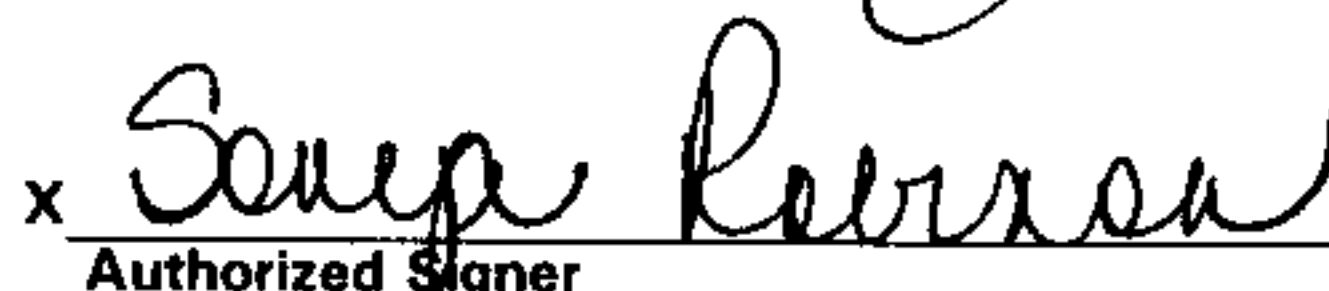
THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

x  (Seal)
TRUMAN ALLEN FRANKLIN, Individually

x  (Seal)
PEGGY JUNE FRANKLIN, Individually

LENDER:

x  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: SONYA ROBINSON, REGIONS BANK
Address: 24651 US HIGHWAY 31
City, State, ZIP: JEMISON, AL 35085

INDIVIDUAL ACKNOWLEDGMENT

STATE OF AL)
COUNTY OF Chilton) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **TRUMAN ALLEN FRANKLIN and PEGGY JUNE FRANKLIN, HUSBAND AND WIFE**, 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 21 day of March, 20 02.

Amy Ivy
Notary Public

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF AL)
COUNTY OF Chilton) SS
)

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 21 day of March, 20 02.

Amy Ivy
Notary Public

My commission expires _____

Inst # 2002-14807

03/29/2002-14807
10:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 209.00