

LOAN #003-00000039008973

This Document Prepared By and
Return To: Michael Grimes
Carrington Mortgage Services, Inc.
1600 Pacific Avenue, Suite 2070
Dallas, Texas 75201

RECONFIRMATION OF LIEN REINSTATEMENT OF MORTGAGE

THIS day personally appeared before me, a Notary Public in and for the State of Texas and County of Dallas, the undersigned, on behalf of First Alabama Bank nka Regions Bank, after first duly sworn, upon oath, and deposed and stated:

1. John Paul Calcaterra aka John Calcaterra and Susan Marie Calcaterra aka Susan Calcaterra, (hereinafter referred to as "Mortgagor") executed a Promissory Note in the original principal sum of Fifty Thousand Dollars and 00/100 payable to First Alabama Bank (the "\$50,000.00 Note").
2. Said \$50,000.00 Note is secured by a Mortgage which was recorded on March 21, 1996 in the Office of the Recorder of Deeds for Shelby County, Alabama as Instrument #1996-09101, which covered the property described as follows:

Lot 42, according to the Survey for Greystone, 5th Sector, Phase I, as recorded in Map Book 17, Page 72 A, B, & C, in the Probate Office of Shelby County, Alabama.
3. First Alabama Bank nka Regions Bank, an Alabama Corporation, erroneously executed a Discharge of Mortgage for the \$50,000.00 Mortgage. The Discharge of Mortgage dated March 6, 2002 was filed in the Office of the Recorder of Deeds for Shelby County, Alabama and was filed on March 14, 2002 as Instrument #2002-12169.

First Alabama Bank nka Regions Bank desires to reconfirm the lien and reconfirm the existence of the \$50,000.00 Mortgage as a first priority lien on the Mortgaged Property.

NOW THEREFORE, in consideration of the foregoing, First Alabama Bank nka Regions Bank, hereby asserts and affirms the following:

4. First Alabama Bank nka Regions Bank hereby confirms the continuing existence and validity of the first lien of the \$50,000.00 Mortgage recorded in the Office of the Recorder of Deeds for Shelby County, Alabama.
5. The action taken by First Alabama Bank nka Regions Bank to discharge the \$50,000.00 Mortgage was in error and is void, no consideration having been paid by the Mortgagor for such Release.

6. First Alabama Bank nka Regions Bank may file other documents deemed necessary to evidence the above.

Dated this the 29th day of April, 2002.

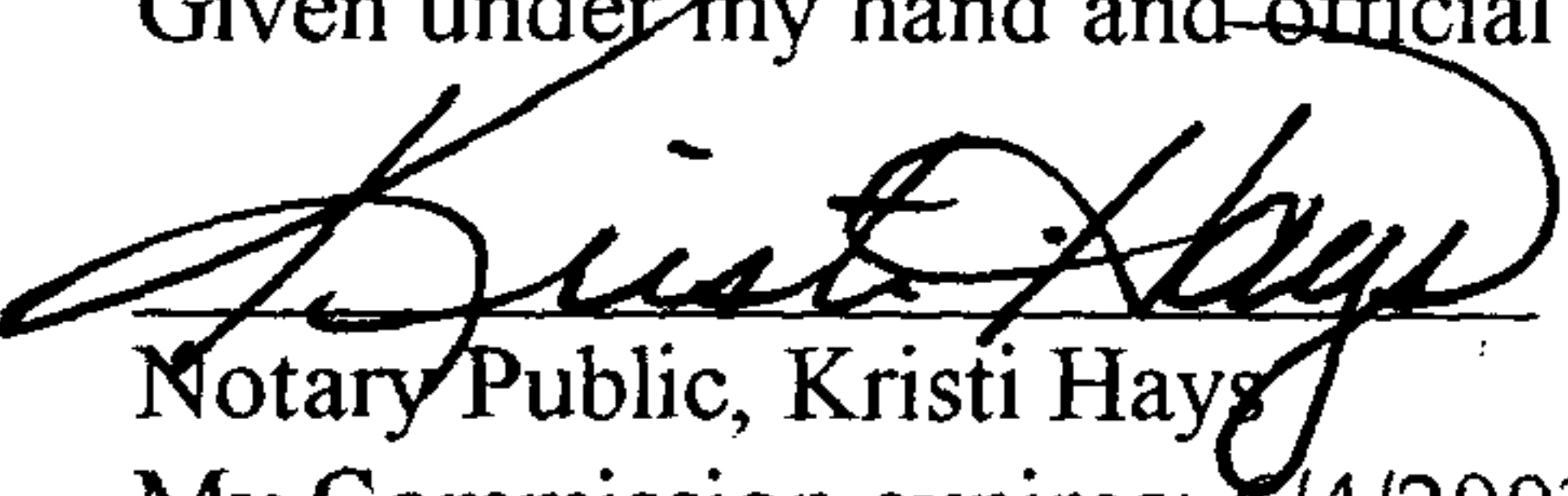
First Alabama Bank nka Regions Bank

By: 
Rick Boggus, Asst Vice President

STATE OF TEXAS
COUNTY OF DALLAS

I, the undersigned authority, a Notary Public in and for said county in said state hereby certify that Rick Boggus, whose name as Asst. Vice President of First Alabama Bank nka Regions Bank, 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 the above and foregoing, he/she, as such Asst. Vice President and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this 29th day of April, 2002.


Notary Public, Kristi Hays
My Commission expires: 6/4/2003

