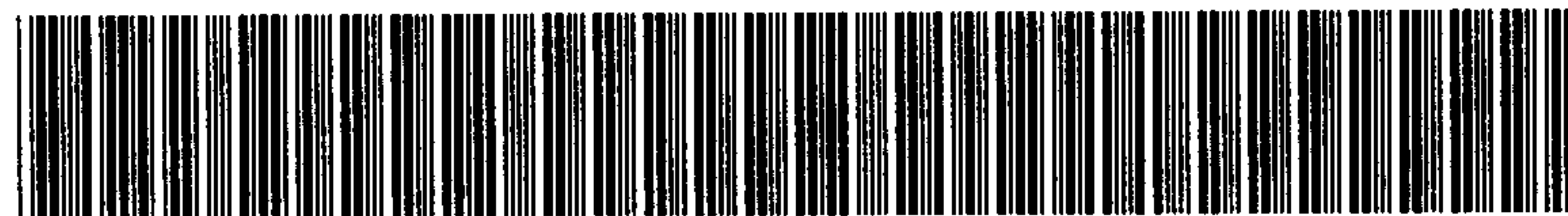


WHEN RECORDED MAIL TO:
REGIONS BANK
FIVE POINTS SOUTH
941 20TH STREET SOUTH
BIRMINGHAM, AL 35205

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000300000030241660000000

THIS MODIFICATION OF MORTGAGE dated June 17, 2002, is made and executed between ROBERT BAKER, whose address is 5303 JAMESWOOD LN, BIRMINGHAM, AL 35244-1985 and PATRICIA F BAKER, whose address is 5303 JAMESWOOD LN, BIRMINGHAM, AL 35244-1985; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 941 20TH STREET SOUTH, BIRMINGHAM, AL 35205 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 11, 1997 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded on June 18, 1997 in the Office of the Judge of Probate in inst# 1997/19043.

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

Lot 47, according to the Survey of Jameswood Second Sector as recorded in Map Book 11, page 108 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

The Real Property or its address is commonly known as 5303 JAMESWOOD LN, BIRMINGHAM, AL 35244-1985.

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

Increase principal by \$5,000.00 from \$30,000.00 to \$35,000.00.

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 JUNE 17, 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)
ROBERT BAKER, Individually

X  (Seal)
PATRICIA F BAKER, Individually

LENDER:

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: TRACYE D. TARVER, LOAN PROCESSOR
Address: 417 NORTH 20TH STREET
City, State, ZIP: BIRMINGHAM, AL 35203

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 **ROBERT BAKER and PATRICIA F BAKER, 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 17th day of June, 2002
Gracey D. Jarver
Notary Public

My commission expires MY COMMISSION EXPIRES MAY 2, 2005

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 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 17th day of June, 2002
Gracey D. Jarver
Notary Public

My commission expires MY COMMISSION EXPIRES MAY 2, 2005