

WHEN RECORDED MAIL TO:

REGIONS BANK
GALLERIA BRANCH
3065 JOHN HAWKINS PARKWAY
HOOVER, AL 35244

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000300000030258186000000

THIS MODIFICATION OF MORTGAGE dated November 8, 2002, is made and executed between V WAYNE CAUSEY, whose address is 3 COUNTRY CLUB DR, CALERA, AL 35040-9581 and DONNA R CAUSEY, whose address is 3 COUNTRY CLUB DR, CALERA, AL 35040-9581; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 3065 JOHN HAWKINS PARKWAY, HOOVER, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 18, 1997 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded on 07/28/1997 in the Office of the Judge of Probate, Instrument #1997 23453.

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

Lot 2 , according to the Survey of Country Club Estates, Phase I , as recorded in Map Book 10, Page 36, in the Probate Office Shelby County, Alabama

The Real Property or its address is commonly known as 3 COUNTRY CLUB DR, CALERA, AL 35040-9581.

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

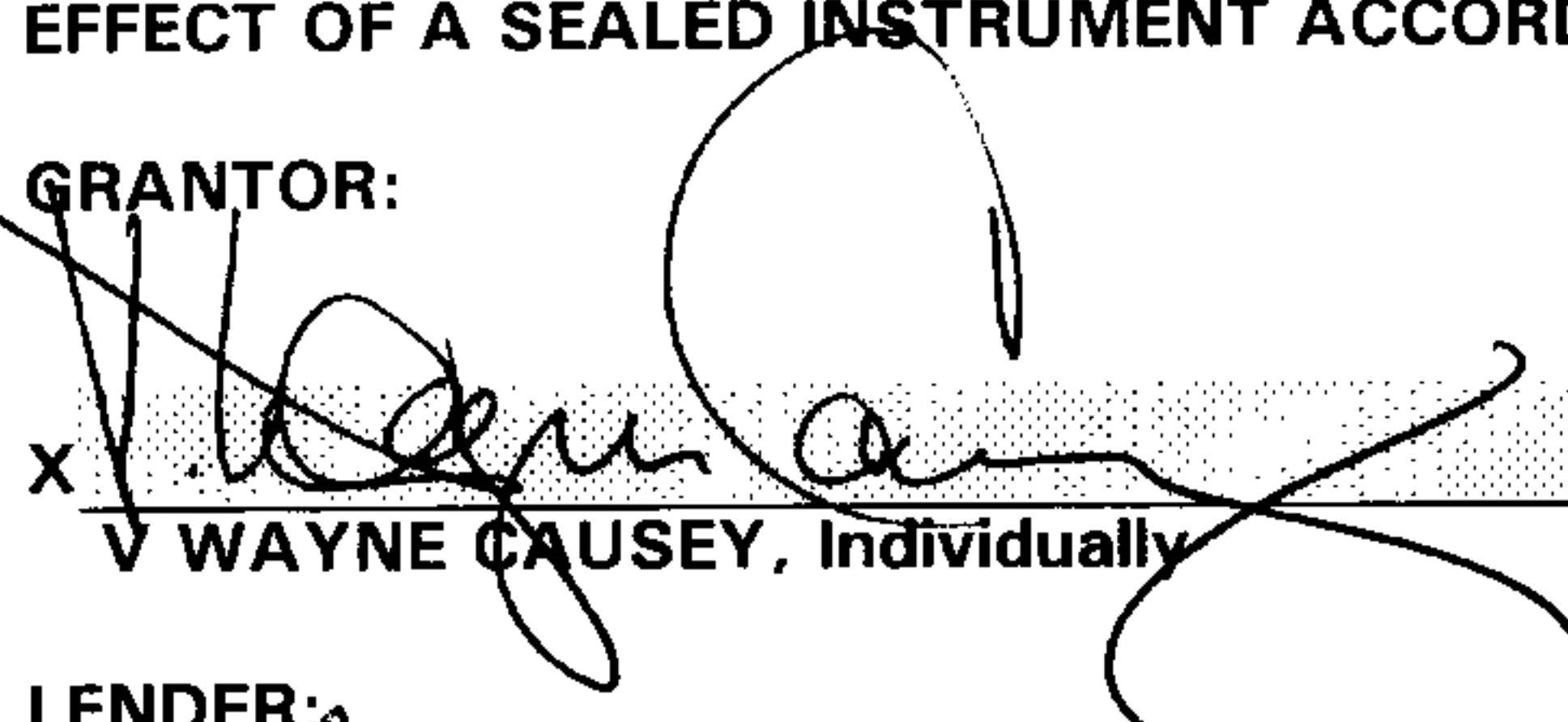
Increase Principal from \$25,500.00 to \$40,000.00 .

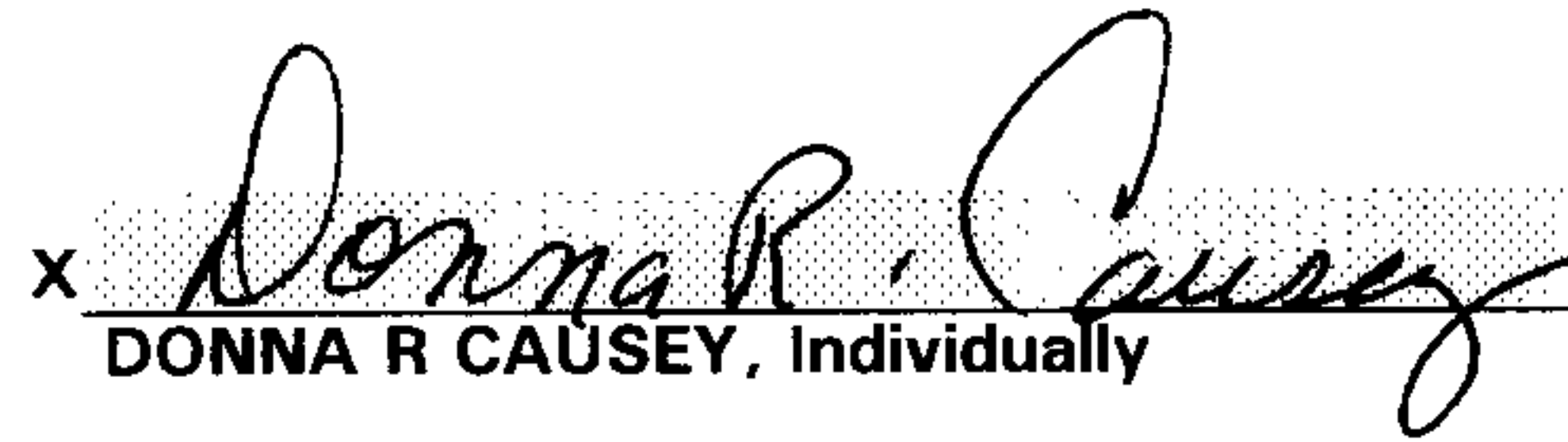
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 endorers 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 NOVEMBER 8, 2002.

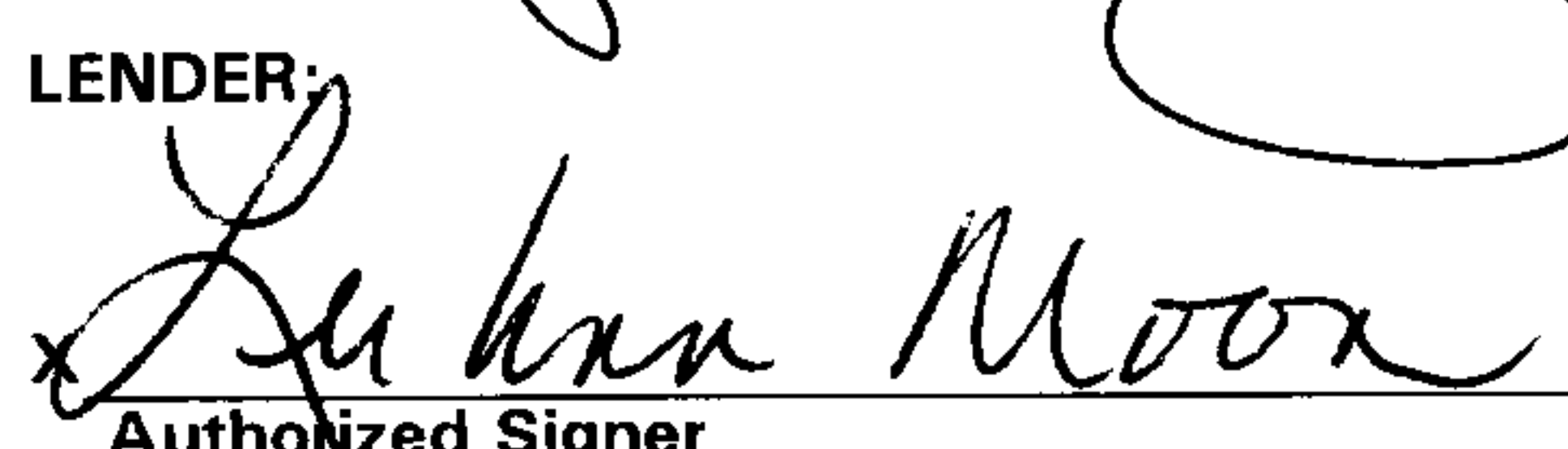
THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

x  (Seal)
V WAYNE CAUSEY, Individually

x  (Seal)
DONNA R CAUSEY, Individually

LENDER:

x  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Trayce Tarver
Address: 3065 JOHN HAWKINS PARKWAY
City, State, ZIP: HOOVER, AL 35244

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **V WAYNE CAUSEY and DONNA R CAUSEY, 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 8th day of November, 20 02.

Gracy D. Jones
Notary Public

My commission expires May 2, 2005

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Pingao 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 8th

Given under my hand and official seal this 8th day of November, 20 02.

Gracy D. Jones
Notary Public

My commission expires May 2, 2005