

WHEN RECORDED MAIL TO:

REGIONS BANK
MONTEVALLO
910 N. MAIN STREET
MONTEVALLO, AL 35115

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48002900000290053538000000

THIS MODIFICATION OF MORTGAGE dated March 25, 2003, is made and executed between SAMMYE NORTON JACKSON, whose address is 575 HIGHWAY 107, MONTEVALLO, AL 35115-5535 and JOHN DOUGLAS JACKSON, whose address is 575 HIGHWAY 107, MONTEVALLO, AL 35115-5535; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 910 N. MAIN STREET, MONTEVALLO, AL 35115 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 21, 1999 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded on 08/03/1999 in the Office of the Judge of Probate, Shelby County, Instrument #199932344.

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

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 575 HIGHWAY 107, MONTEVALLO, AL 35115-5535.

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

Incase principal from \$35,000.00 to \$100,000.00.

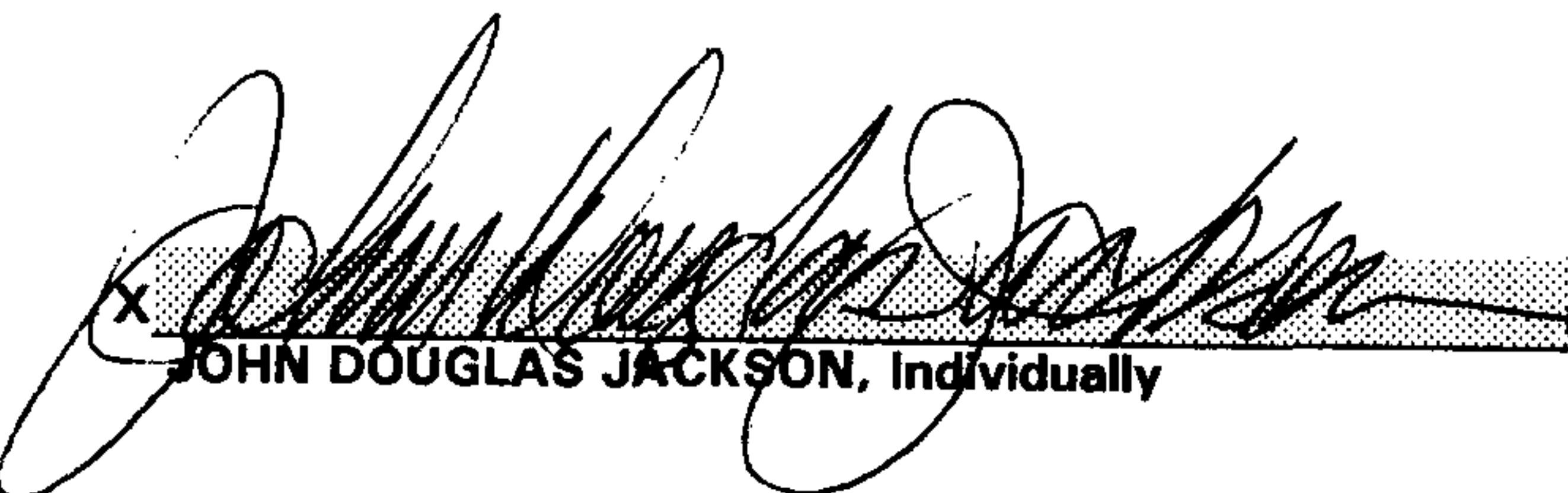
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 MARCH 25, 2003.

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)
SAMMYE NORTON JACKSON, Individually

X  (Seal)
JOHN DOUGLAS JACKSON, Individually

LENDER:

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name:
Address:
City, State, ZIP:

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 02900000290053538

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **SAMMYE NORTON JACKSON and JOHN DOUGLAS JACKSON, 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 25th day of March, 2003.

[Signature]
Notary Public

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF _____)
) SS
COUNTY OF _____)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that _____ 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 _____ day of _____, 20____.

Notary Public

My commission expires _____

EXHIBIT "A"

From the Southeast corner of the SW 1/4 of the SE 1/4 of Section 36, Township 21 South, Range 3 West, run westerly along the south boundary line of said 1/4-1/4 section, 42.8 feet to a point on the west right-of-way line of Shelby County Road No. 107 for the point of beginning of land herein described; thence continue westerly along the south boundary line of said 1/4-1/4 section for 265.0 feet; thence turn an angle of 54 deg. 34 min. to the right and run northwesterly 277.65 feet; thence turn an angle of 113 deg. 29 min. to the right and run northeasterly 422.4 feet to a point on the west Right of Way line of Shelby County Road No. 107; thence run Southerly along the West Right of Way line of said road for 313.7 feet to the point of beginning. This land being a part of the SW 1/4 of the SE 1/4 of Section 36, Township 21 South, Range 3 West; being situated in Shelby County, Alabama.