

WHEN RECORDED MAIL TO:

REGIONS BANK
MOUNTAIN BROOK
2721 CULVER ROAD
BIRMINGHAM, AL 35223

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000300000030259153000000

THIS MODIFICATION OF MORTGAGE dated May 21, 2003, is made and executed between JOHN D NALL, whose address is 6124 DOUBLE OAK WAY, BIRMINGHAM, AL 35242-6106 and VIRGINIA SPENCER NALL, whose address is 6124 DOUBLE OAK WAY, BIRMINGHAM, AL 35242-6106; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 2721 CULVER ROAD, BIRMINGHAM, AL 35223 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 19, 1993 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

original filed on 05/14/1993 in the probate office of Shelby County in the Instrument Number 1993-13884.

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 Double Oak Estates, as recorded in Map Book 8, Page 129, in the Probte Office of Shelby County, Alabama

The Real Property or its address is commonly known as 6124 Double Oak Way, Birmingham, AL 352426106.

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

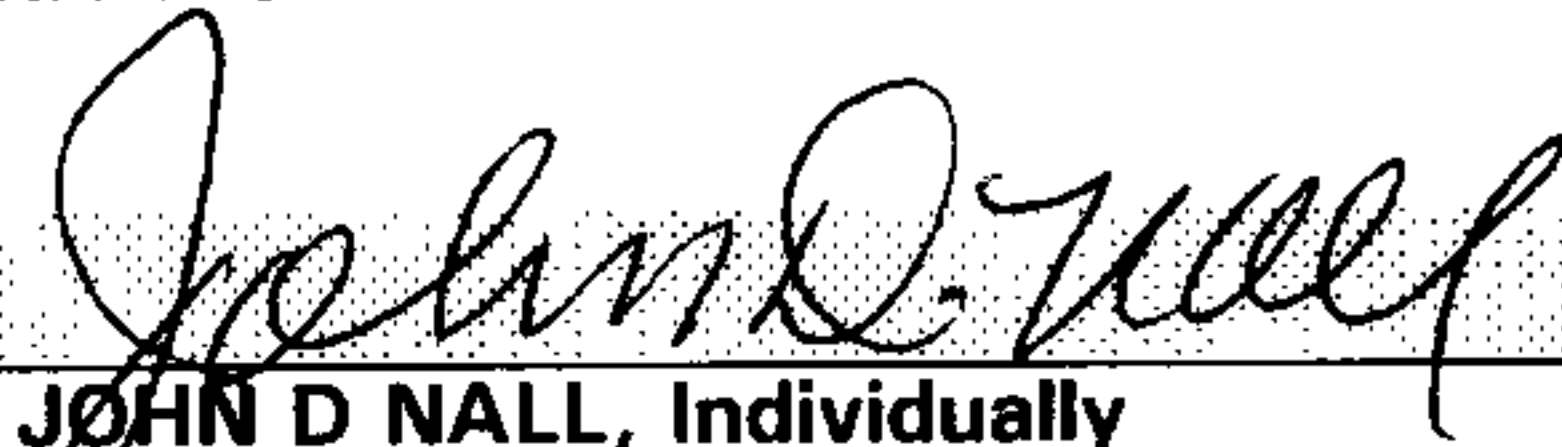
Increase principal from \$100,000.00 to \$175,000.00.

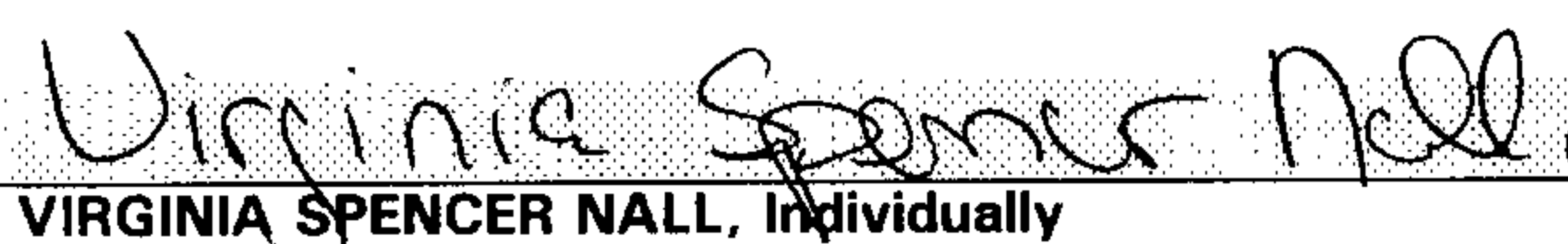
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 endorser 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 MAY 21, 2003.

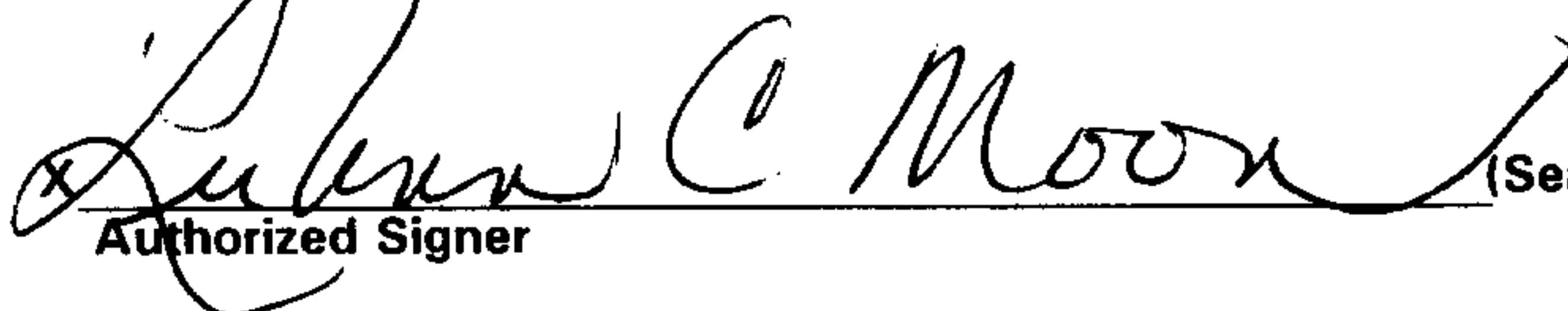
THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

x  (Seal)
JOHN D NALL, Individually

x  (Seal)
VIRGINIA SPENCER NALL, Individually

LENDER:

x  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Tracye Tarver
Address: 2721 CULVER ROAD
City, State, ZIP: BIRMINGHAM, AL 35223

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Jefferson

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) SS
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20030528000329670 Pg 2/2 126.50
Shelby Cnty Judge of Probate, AL
05/28/2003 10:45:00 FILED/CERTIFIED

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **JOHN D NALL and VIRGINIA SPENCER NALL, 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 21st day of May, 2003.

My commission expires May 2, 2005

[Signature]
Notary Public

LENDER ACKNOWLEDGMENT

STATE OF _____
COUNTY OF _____

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) SS
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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 Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, 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 _____