

RECORDATION REQUESTED BY:

REGIONS BANK
BIRMINGHAM MAIN OFFICE
417 NORTH 20TH STREET
BIRMINGHAM, AL 35203


20030709000432130 Pg 1/2 15.00
Shelby Cnty Judge of Probate, AL
07/09/2003 08:42:00 FILED/CERTIFIED

WHEN RECORDED MAIL TO:

REGIONS BANK
BIRMINGHAM MAIN OFFICE
417 NORTH 20TH STREET
BIRMINGHAM, AL 35203

SEND TAX NOTICES TO:

REGIONS BANK
BIRMINGHAM MAIN OFFICE
417 NORTH 20TH STREET
BIRMINGHAM, AL 35203

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000300000030258295000000

THIS MODIFICATION OF MORTGAGE dated June 25, 2003, is made and executed between JAMES R GEORGE, whose address is 5364 WOODFORD DR, BIRMINGHAM, AL 35242-4139 and Debra J. George, whose address is 5364 WOODFORD DR, BIRMINGHAM, AL 35242-4139; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 417 NORTH 20TH STREET, BIRMINGHAM, AL 35203 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 11, 2002 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 12-17-02 in Instrument Number 20021217000631370.

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

All that certain tract or parcel of land situated in Shelby County, Alabama, known and described as being Lot 4, Block 7, according to the amended map of Woodford, as recorded in Map Book 8, Pages 51A, B, C and D in the Office of Probate Judge of Shelby County, Alabama

The Real Property or its address is commonly known as 5364 Woodford Drive, Birmingham, AL 35242.

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

Decreasing Mortgage from \$100,000.00 to \$87,500.00.

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 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)
JAMES R GEORGE, Individually

X  (Seal)
Debra J. George, Individually

LENDER:

X _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name:
Address:
City, State, ZIP:

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA

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) SS

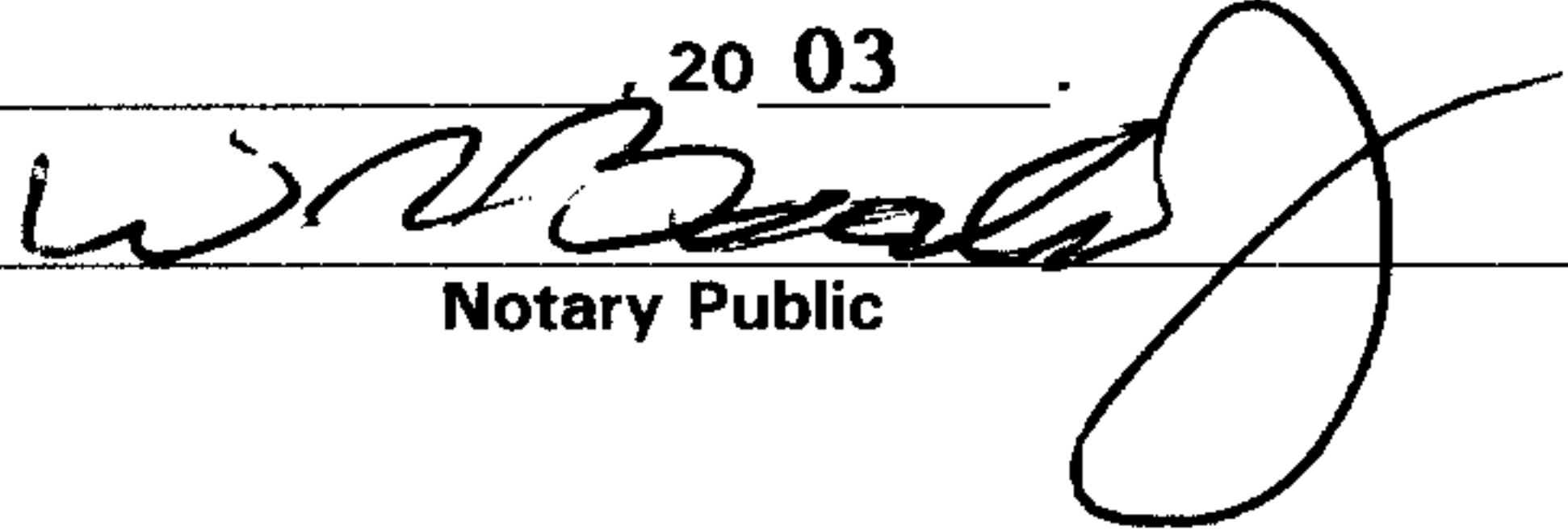
COUNTY OF SHELBY

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20030709000432130 Pg 2/2 15.00
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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **JAMES R GEORGE and Debra J. George, 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 JUNE, 20 03.



Notary Public

My commission expires 09/21/06

LENDER ACKNOWLEDGMENT

STATE OF _____

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) SS

COUNTY OF _____

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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 _____