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LOAN MODIFICATION AGREEMENT

Loan No. 3019991110

"Borrower", whether one or more:

Philip Lee

Regina Lee

Mail Address:

300 Bradberry Lane

Birmingham, AL 35242

This **LOAN MODIFICATION AGREEMENT** ("Agreement"), dated as June 9, 2003 between the Borrower and **AMSOUTH BANK** ("Lender"), amends and supplements: (1) the MORTGAGE (the "Security Instrument"), dated October 7, 2002, and recorded October 16, 2002 Document # 20021016000506600 in the Office of Official Records of Shelby County, AL; and (2) the FIXED RATE NOTE (the "Note") bearing the same date as, and secured by, the Security Instrument, which Security Instrument covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 300 Bradberry Lane. See EXHIBIT A for the legal description of the Property.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of July 1, 2003, the principal amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is US \$207,743.96 consisting of the amount(s) loaned to the Borrower by the Lender, and any interest capitalized to date, and all principal reductions.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 5.25%, from the date of disbursement of the proceeds of the Note. **The Borrower promises to make monthly payments of principal and interest of US \$1,714.56, beginning on July 1, 2003 and continuing monthly thereafter on the first day of each month until all amounts outstanding are paid in full.**
3. If on November 1, 2017 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Loan Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date. The Borrower will make such payments at P.O. Box 11407, Birmingham, Alabama 35246-0013 or at such other place as the Lender may require.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Note and Security Instrument, including without limitation the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release, in whole or in part, of the Note or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof.

**Exhibit A
Legal Property Description**

Lot 44, according to the Survey of Cobblestone Square, as recorded in Map Book 16, Page 153, in the Probate Office of Shelby County, Alabama.

BORROWER:

Philip Lee
Philip Lee

Regina Lee
Regina Lee

WITNESSES:

Peggy Steadman
Print Name: Peggy Steadman

Kathy Smathers
Print Name: Kathy Smathers

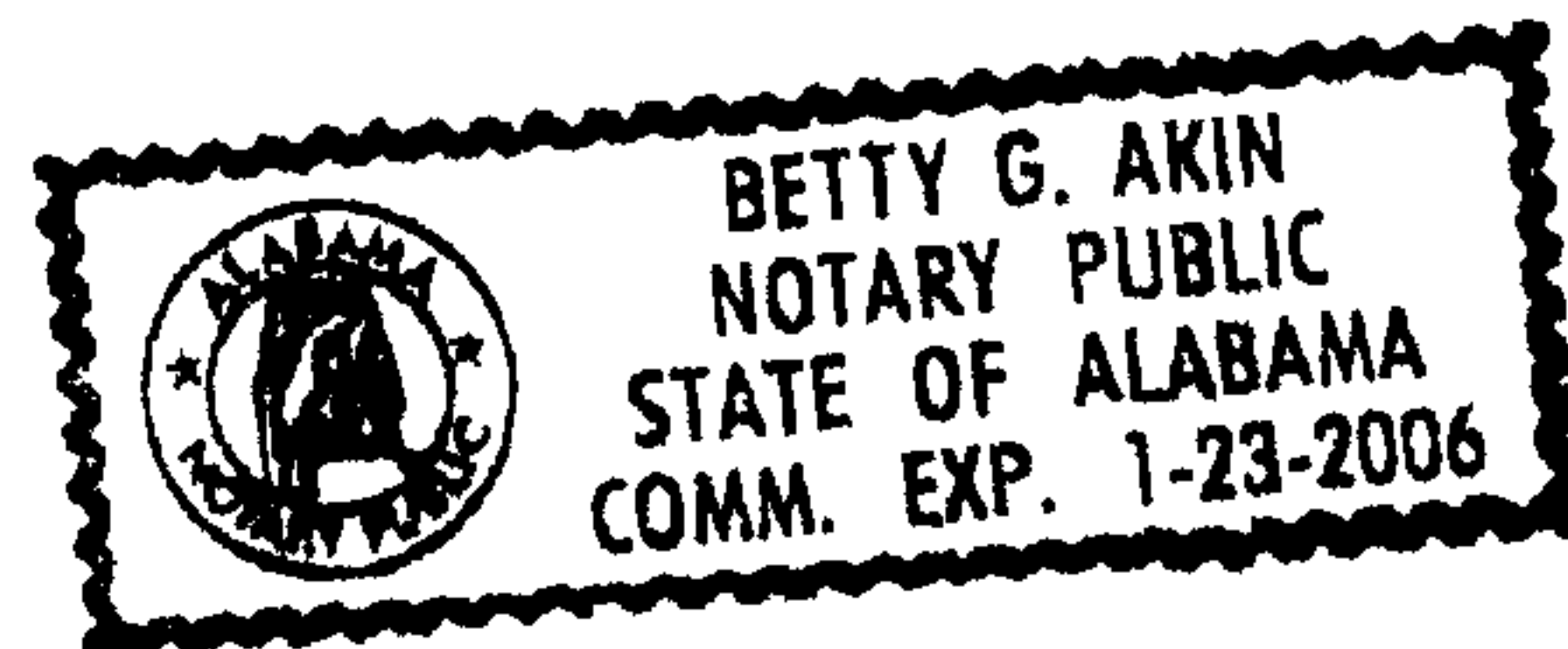
Borrower's Notarial Certificate of Acknowledgment:

STATE OF Alabama, COUNTY OF Shelby, ss:

The foregoing instrument was acknowledged before me on this 19th day of June, 2003, by Philip Lee and Regina Lee, who is personally known to me or who has produced their as identification and who did take an oath.

My commission Expires:

Betty G. Akin
Notary Public



LENDER:
AMSOUTH BANK

Attest:

By: *Lorona Robinson*
Its Mortgage Banking Officer - AVP

By: *[Signature]*
Its Assistant Vice President

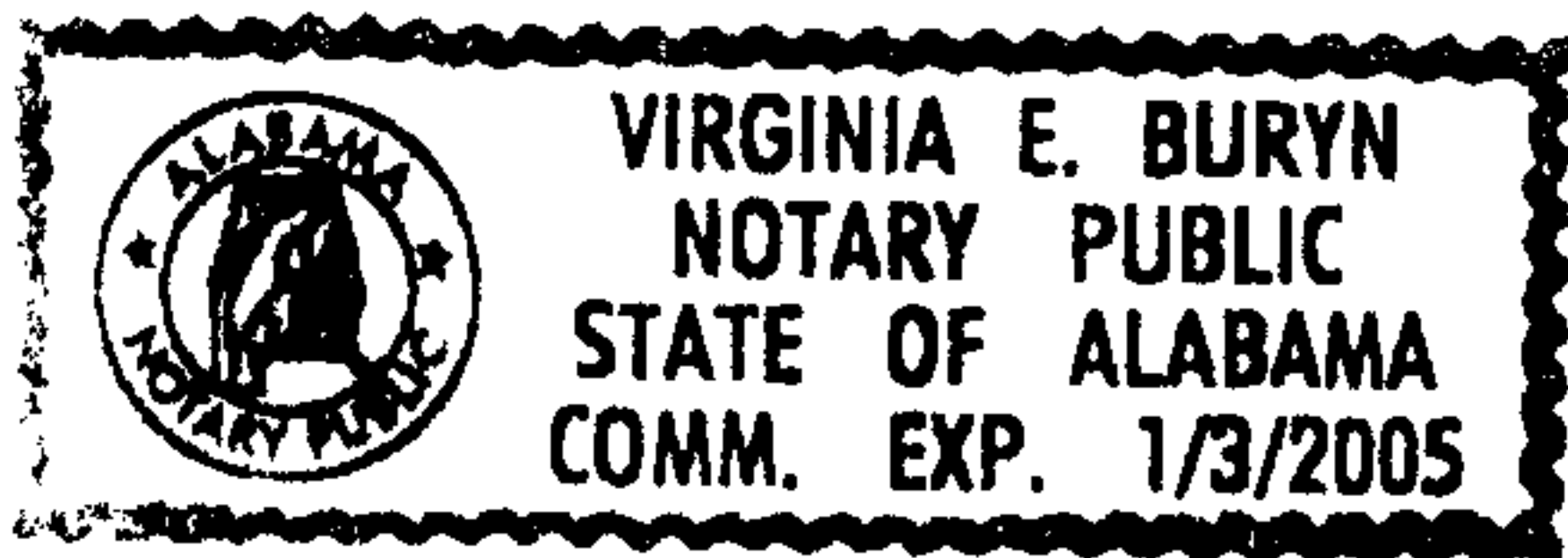
Lender's Notarial Certificate of Acknowledgment:

STATE OF ALABAMA)
)ss.
COUNTY OF SHELBY)

I, VIRGINIA E BURYN, a Notary Public in and for said County in the State
aforesaid, DO HEREBY CERTIFY that A.V. PRES and A.V. PRES,
personally known to me to be Assistant Vice President and Mortgage Banking Officer of **AMSOUTH BANK**, an
Alabama corporation, whose names are subscribed to the foregoing instrument, appeared before me this day in
person and acknowledged that, as such Assistant Vice President and Mortgage Banking Officer and by authority
granted to them by the Board of Directors of said Corporation, they signed and delivered the said instrument of
writing as Assistant Vice President and Mortgage Banking Officer of said Corporation, as their free and voluntary
act and as the free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 19th day of JUNE, 2003.

(Impress official seal here)



Virginia E Buryn
Notary Public

This instrument prepared by, and
after recording, return to: Molly Corrado
AMSOUTH BANK
1501 Woodfield Road, Suite 400 East
Schaumburg, Illinois 60173-4982
Attention: Molly Corrado
Phone: 1-800-333-4471 Extension 8267