

WHEN RECORDED MAIL TO:
Regions Loan Servicing Release
P O Box 4897
Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000300000030259012000000

THIS MODIFICATION OF MORTGAGE dated October 15, 2003, is made and executed between John Michael Simpson, whose address is 97 Hawthorn Street, Birmingham, AL 35242-1806 and Cynthia K. Simpson, whose address is 97 Hawthorn Street, Birmingham, AL 35242-1806; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 941 20TH STREET SOUTH, BIRMINGHAM, AL 35205 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 1, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded date 05/09/2003 in the Probate Office in Instrument #2003050900287690.

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

Lot 10-10 Block 10 according to the Survey of Mt Laurel, Phase II, as recorded in Map Book 30, Page 10 in the Office of the Judge of Probate of Shelby County, Alabama.

The Real Property or its address is commonly known as 97 Hawthorn Street, Birmingham, AL 35242-1806.

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

increase the line amount from \$33,000.00 to \$50,000.00.

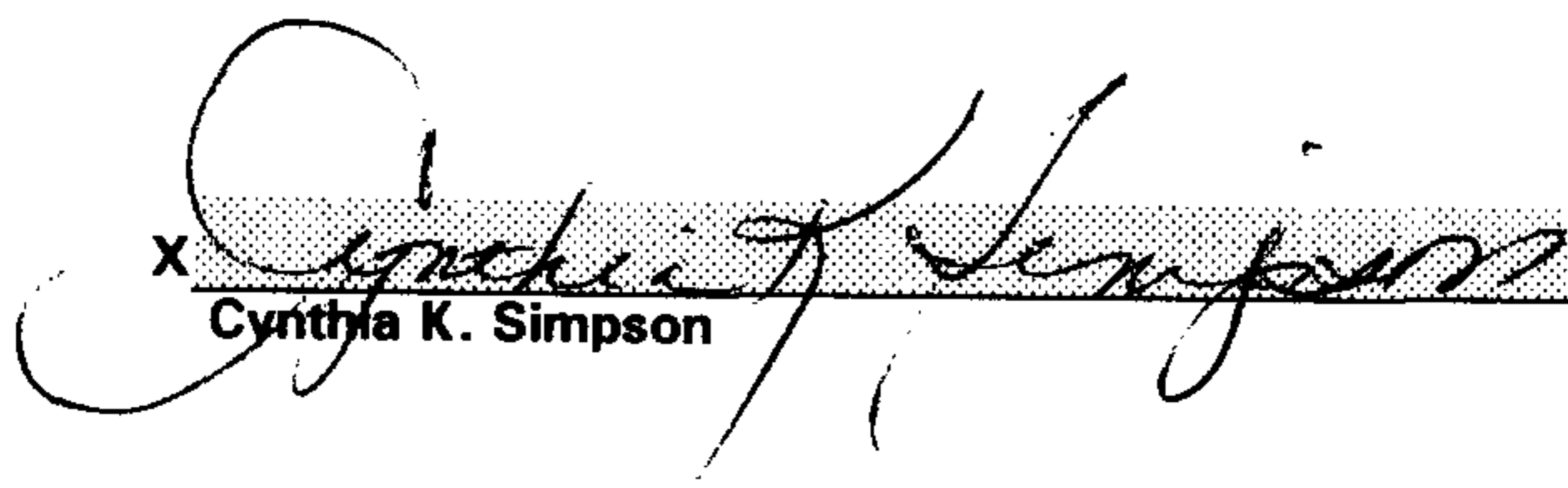
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 OCTOBER 15, 2003.

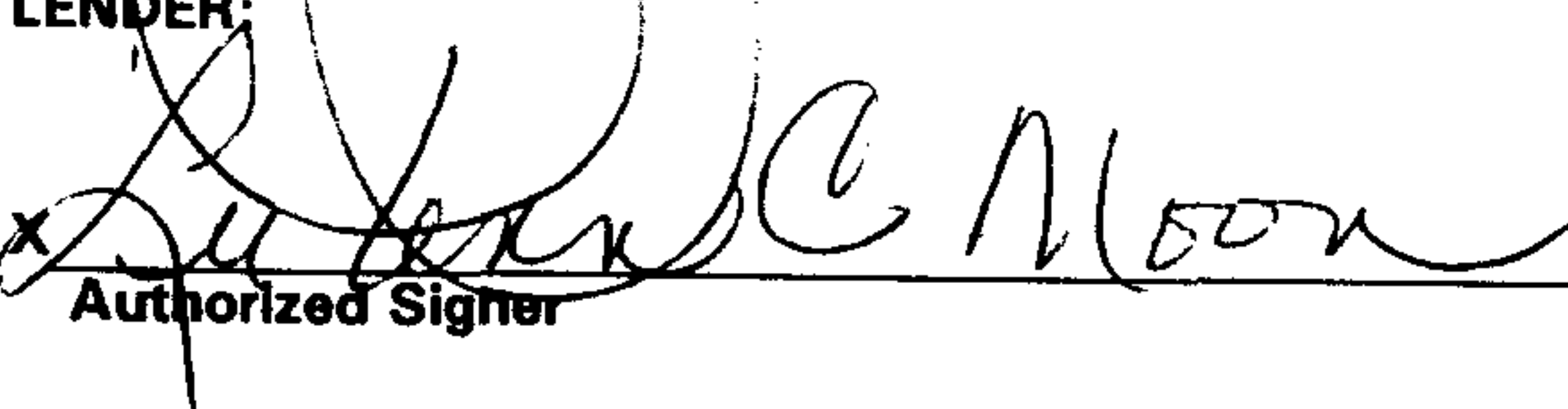
THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X  (Seal)
John Michael Simpson

X  (Seal)
Cynthia K. Simpson

LENDER:

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Debbie McCall
Address: 941 20TH STREET SOUTH
City, State, ZIP: BIRMINGHAM, AL 35205

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 00300000030259012

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INDIVIDUAL ACKNOWLEDGMENT

20031021000704870 Pg 2/2 39.50
Shelby Cnty Judge of Probate, AL
10/21/2003 11:03:00 FILED/CERTIFIED

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 **John Michael Simpson and Cynthia K. Simpson, 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 15th day of October, 2003.
Christy C. Tucker
Notary Public

My commission expires 10/27/03

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 Regions Bank 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 15th day of October, 2003.
Christy C. Tucker
Notary Public

My commission expires 10/27/03