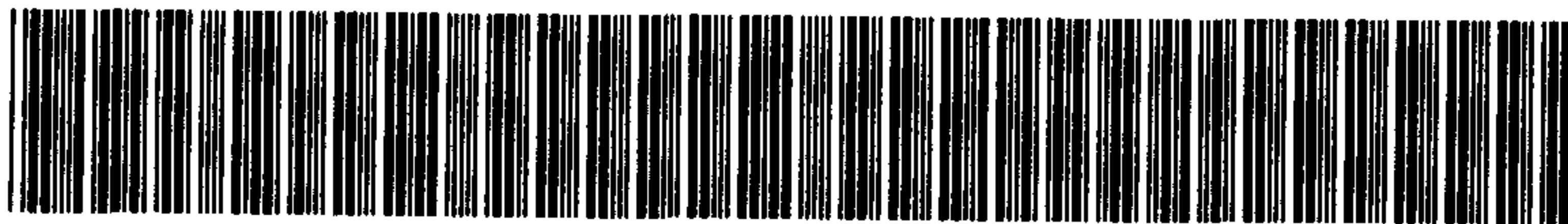


WHEN RECORDED MAIL TO:  
Regions Loan Servicing Release  
P O Box 4897  
Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



## MODIFICATION OF MORTGAGE



\*DOC48003700000370068112000000\*

**THIS MODIFICATION OF MORTGAGE** dated January 23, 2004, is made and executed between William W Oswalt, whose address is 2609 Mayfield Street, Northport, AL 35475-0000; an unmarried man (referred to below as "Grantor") and REGIONS BANK, whose address is 123 TEMPLE AVENUE NORTH, FAYETTE, AL 35555 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated July 14, 2000 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 07-27-2000 in the Office of Judge of Probate, Instrument 2000, Page 25228.

**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 1191 Berwick Road, Hoover, AL 35242.

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

Principal increase from \$30,000.00 to \$40,000.00.

**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 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.

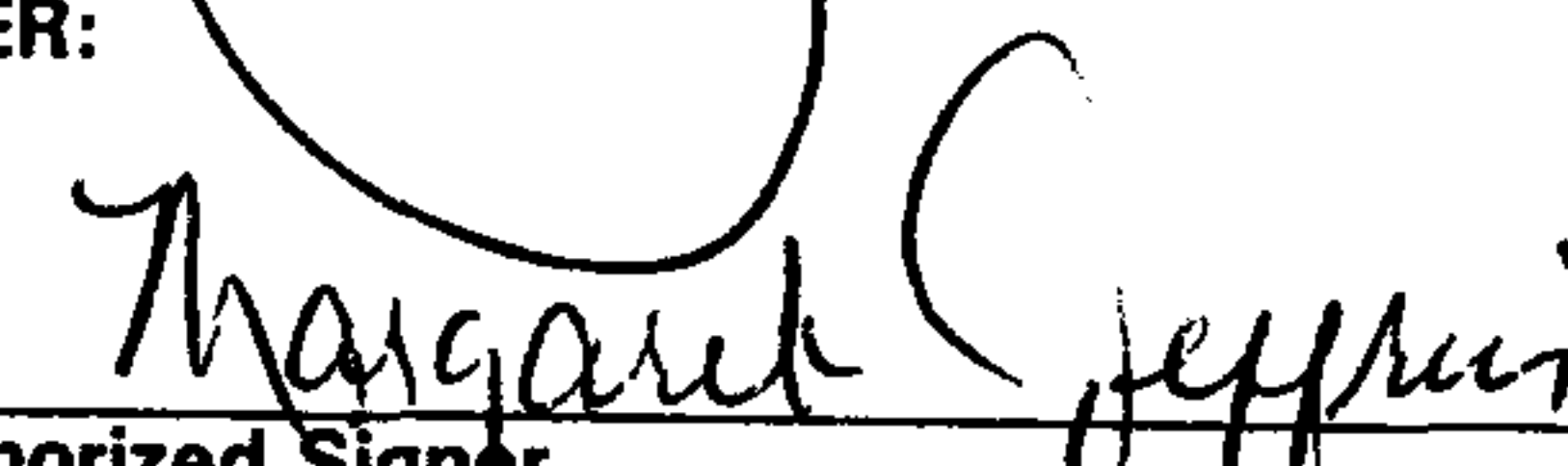
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 23, 2004.**

**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)  
William W Oswalt

LENDER:

x  (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

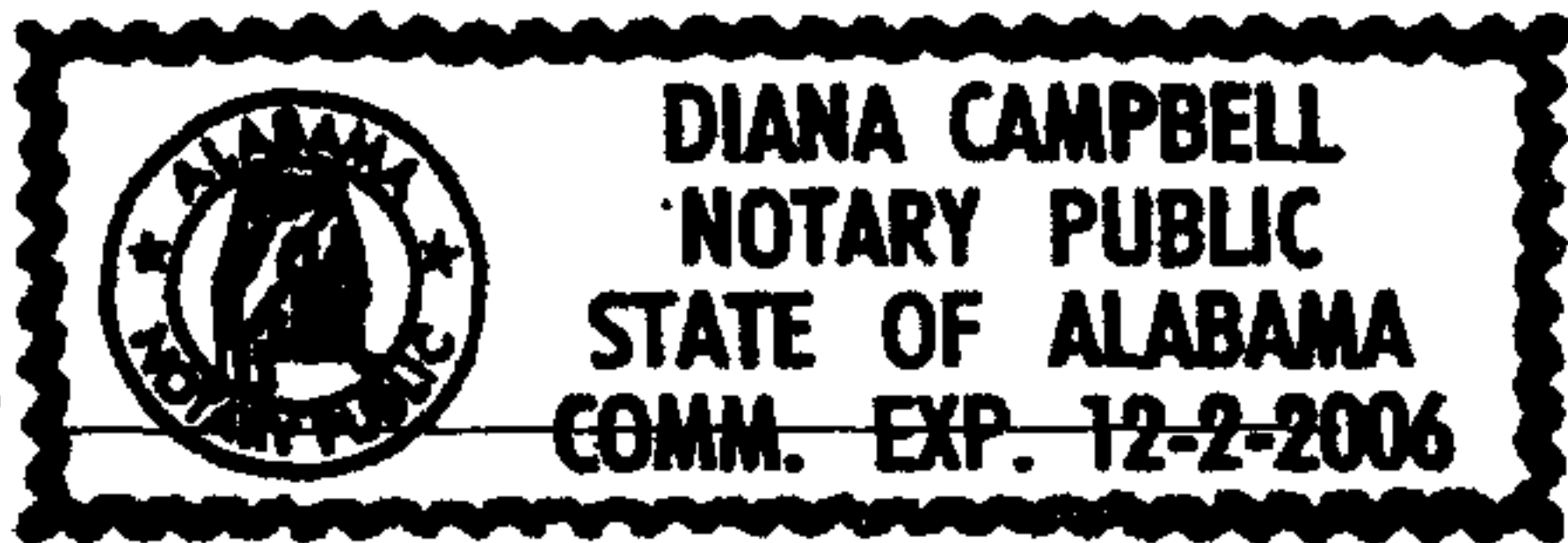
Name: Margaret Jefferies  
Address: 123 TEMPLE AVENUE NORTH  
City, State, ZIP: FAYETTE, AL 35555

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF Fayette )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **William W Oswalt, AN UNMARRIED MAN**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 23rd day of January, 2004.



My commission expires

Diana Campbell  
Notary Public

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 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 \_\_\_\_\_

**EXHIBIT "A"**

Lot 135-A, according to the Resurvey of Lots 129 thru 178, Greystone Ridge Garden Homes, as recorded in Map Book 17, Page 28, in the Probate Office of Shelby County, Alabama.

The real property or its address is commonly known as 1191 Berwick Road, Hoover, Alabama 35242 and owned by William W. Oswalt.