

WHEN RECORDED MAIL TO:

Regions Loan Servicing Release
P O Box 4897
Montgomery, AL 36103

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MODIFICATION OF MORTGAGE



DOC48002900000290286244000000

THIS MODIFICATION OF MORTGAGE dated February 26, 2004, is made and executed between Jenny L. Britt, whose address is 188 County Road 69, Chelsea, AL 35043-9761; **AN UNMARRIED WOMAN** (referred to below as "Grantor") and **REGIONS BANK**, whose address is P.O. BOX 946, 21325 HWY 25, COLUMBIANA, AL 35051 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 14, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Mortgage Recorded on 04/24/03 in Instrument Number 200304240000251650.

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 188 County Road 69, Chelsea, AL 35043.

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

Increase Mortgage from \$25,000.00 to \$35,000.00.

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 FEBRUARY 26, 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 Jenny L. Britt (Seal)
Jenny L. Britt

LENDER:

X Lukas C. Moore (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Cathy Hollifield
Address: P.O. BOX 946
City, State, ZIP: COLUMBIANA, AL 35051

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 02900000290286244

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **Jenny L. Britt, AN UNMARRIED WOMAN**, 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 26 day of February, 2004.
[Signature]
Notary Public

My commission expires **MY COMMISSION EXPIRES
MAY 2, 2006**

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

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 26 day of February, 2004.
[Signature]
Notary Public

My commission expires 5/29/04

LEGAL DESCRIPTION EXHIBIT A

A parcel of land located in the NW 1/4 of the SW 1/4 of Section 8, Township 20 South, Range 1 West, Shelby County, Alabama, described as follows: Commence at the NW corner of the NW 1/4 of the SW 1/4 of Section 8, Township 20 South, Range 1 West, Shelby County, Alabama; thence East along the North 1/4-1/4 line 410.5 feet to the centerline of Shelby County Road #89; thence turn right 74 degrees 21 minutes along said centerline for 524.4 feet; thence turn right 65 degrees 21 minutes for 44.0 feet to the Point of Beginning; thence continue along line for 225.7 feet; thence left 65 degrees 21 minutes for 193.00 feet; thence turn left 114 degrees 39 minutes for 225.7 feet to the West right of way line of Road #89; thence turn left 65 degrees 21 minutes for 193.00 feet to the Point of Beginning, being situated in Shelby County, Alabama.

Internet