

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



DOC48002100000210038964000000

THIS MODIFICATION OF MORTGAGE dated May 7, 2004, is made and executed between LARRY A. TEW, whose address is 104 NANCY LN, CALERA, AL 35040-3017 and NANCY L. TEW, whose address is 104 NANCY LN, CALERA, AL 35040-3017; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 24651 US HIGHWAY 31, JEMISON, AL 35085 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 19, 2002 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Real Estate Mortgage recorded 04/04/2002 in Shelby County, Alabama in Instrument 2002-15744.

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 104 NANCY LN, CALERA, AL 35040-3017.

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

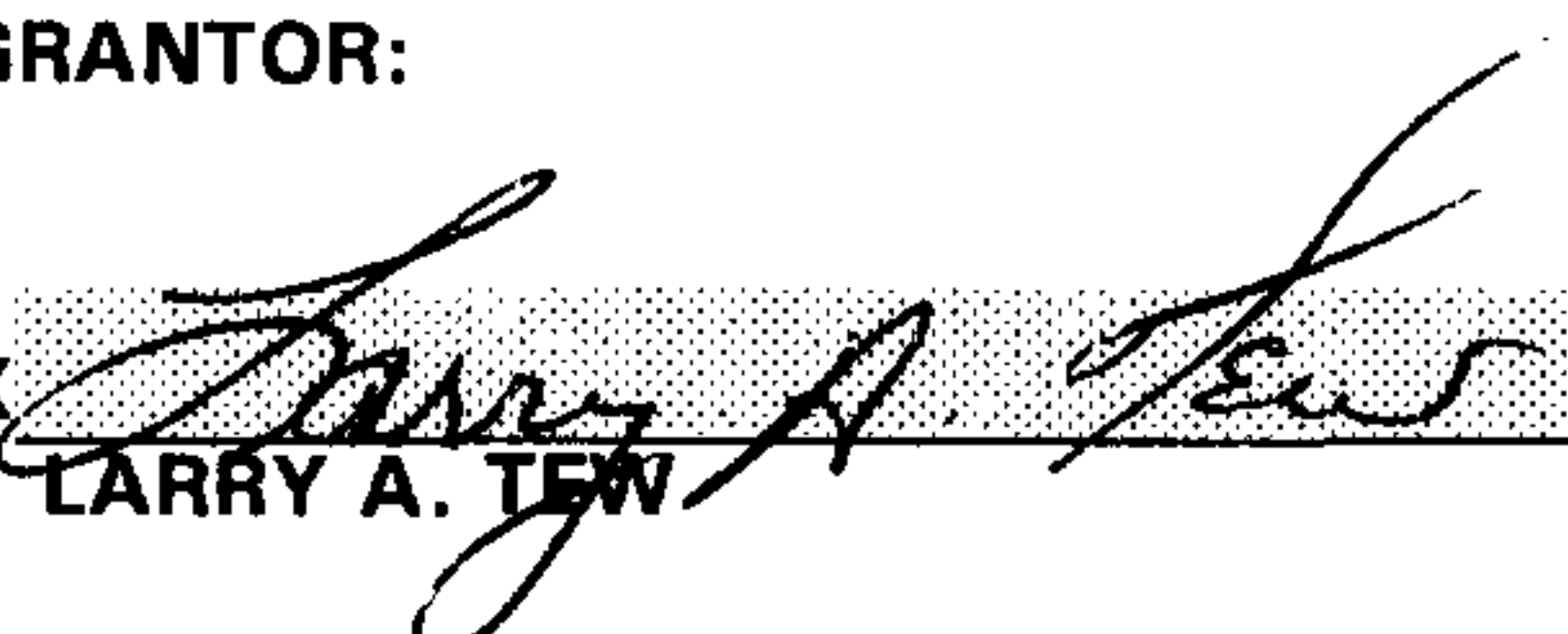
New money in the amount of \$150,000.00.

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 MAY 7, 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)
LARRY A. TEW

x  (Seal)
NANCY L. TEW

LENDER:

REGIONS BANK

x  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: JEFFERY D. SAMMPMS
Address: 24651 US HIGHWAY 31
City, State, ZIP: JEMISON, AL 35085

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 02100000210038964

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF AL

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COUNTY OF Chilton

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **LARRY A. TEW and NANCY L. TEW, 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 7 day of May, 20 04.

Amy L. Wy
Notary Public

My commission expires MY COMMISSION EXPIRES JULY 17, 2005

LENDER ACKNOWLEDGMENT

STATE OF AL

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COUNTY OF Chilton

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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 7 day of May, 20 04.

Amy L. Wy
Notary Public

My commission expires MY COMMISSION EXPIRES JULY 17, 2005

EXHIBIT A

Beginning at the SE corner of the SE 1/4 of the NE 1/4 of Section 10, Township 24 North, Range 13 East, Shelby County, Alabama, said point being the POINT OF BEGINNING; thence N00°35'52"W, a distance of 665.00'; thence S89°10'55"W, a distance of 1,311.44'; thence S00°06'51"E, a distance of 665.09'; thence N89°10'48"E, a distance of 1,317.05' to the POINT OF BEGINNING. Containing 20.06 acres, more or less.

20040527000283150 Pg 3/3 242.00
Shelby Cnty Judge of Probate, AL
05/27/2004 11:10:00 FILED/CERTIFIED