

LEGAL: LOT 118, ACCORDING TO THE SURVEY OF FOREST PARKS 1st SECTOR,
AS RECORDED IN MAP BOOK 22, PAGE 28 A, B, & C, IN THE PROBATE OFFICE
OF SHELBY COUNTY, ALABAMA.


20040608000308420 Pg 1/3 174.50
Shelby Cnty Judge of Probate, AL
06/08/2004 14:17:00 FILED/CERTIFIED

STATE OF ALABAMA)
____SHELBY____ COUNTY)

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is executed this 25th
day of MAY, 2004, by and between COLONIAL BANK, a state banking corporation
(the "Mortgagee") and JAMES H SHAW & WIFE, RUTH C SHAW

(the "Mortgagor"), as follows:

WITNESSETH:

WHEREAS, on AUGUST 8, 2002, Mortgagor executed that certain
Mortgage in favor of Mortgagee, which Mortgage was filed for recorded on the 30th day of
AUGUST, 2002, in the Office of the Judge of Probate of SHELBY
County, Alabama, in Volume SEE BELOW, Page SEE BELOW (the "Mortgage"); and
#20020830000417200

WHEREAS, the indebtedness secured by the Mortgage has been renewed, extended
or modified pursuant to EQUITY LINE AGREEMENT
(the "Agreement"), entered into by and between Mortgagor and Mortgagee on even date herewith;
and

WHEREAS, the Mortgagor has requested that the mortgagee increase the credit
limit under the Agreement to 105,000 and 00 /100 Dollars
(\$ 105,000.00); and

WHEREAS, it is the intention of the parties that the lien of the Mortgage secure
the indebtedness as renewed, extended or modified by the Agreement;

NOW, THEREFORE, in consideration of the Agreement, and other good and
valuable considerations, the receipt and sufficiency of which are hereby acknowledged, the parties
agree as follows:

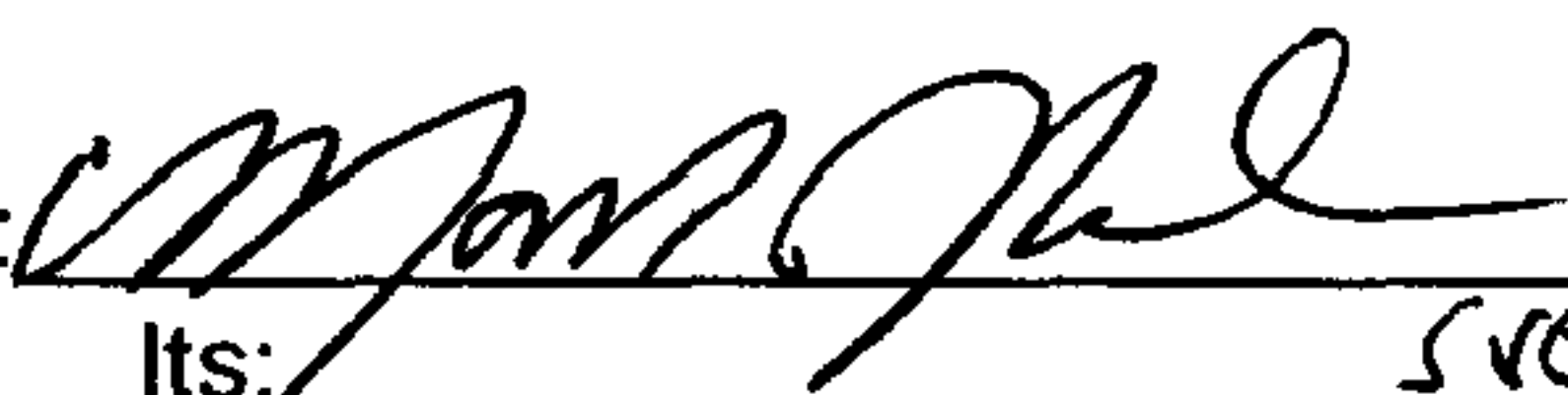
1. This Modification is executed to modify the Mortgage to evidence the agreement of the
parties that the lien of the Mortgage shall secure the indebtedness as amended and
evidenced by the Agreement.
2. The Mortgage is modified to secure the credit limit of 105,000
and 00 /100 Dollars (\$ 105,000.00).

*THIS IS A MODIFICATION TO INCREASE AN EXISTING MORTGAGE FROM \$50,000
WITH NEW LOAN TERMS.

3. The Mortgagor hereby reaffirms the terms, conditions and provisions of the Mortgage which shall remain in full force and effect as expressly provided therein. The Mortgagor acknowledges that by execution of this Modification and the Agreement, Mortgagor does not intend to effect a novation or substitution, but rather intends to effect an extension and renewal or modification of the original indebtedness now evidenced by the Agreement.
4. Mortgagor agrees and acknowledges that the indebtedness as renewed, extended or modified by the Agreement and secured hereby, is valid, binding and enforceable against the Mortgagor, and is not subject to any offsets, recoupment, deduction or other defenses of any kind or nature.
5. Except as modified hereby, the lien of the Mortgage shall remain in full force and effect.

IN WITNESS WHEREOF, the parties have caused this Modification to be signed as of the day and year first above written.

COLONIAL BANK, a state banking corporation

By: 
Its: SVB

(Mortgagee)

X: 
JAMES H SHAW
X: 
RUTH C SHAW

(Mortgagor)

This Instrument Prepared by:

KRISTEN MAUDLIN
COLONIAL BANK N.A.
2501 20th PLACE SOUTH
BIRMINGHAM, AL 35223

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that MARK HOUSEL, whose name as STATE PRIVATE BANKING MANAGER of Colonial Bank, a state banking corporation, 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 instrument, he/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 the 25th day of MAY, 2004
2003 .

Mary Katherine Jackson
Notary Public

MY COMMISSION EXPIRES NOVEMBER 11, 2006

My Commission Expires: _____

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that JAMES H SHAW & RUTH C SHAW, whose name(s) is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 25th day of MAY, 2004
2003 .

Mary Katherine Jackson
Notary Public

MY COMMISSION EXPIRES NOVEMBER 11, 2006

My Commission Expires: _____