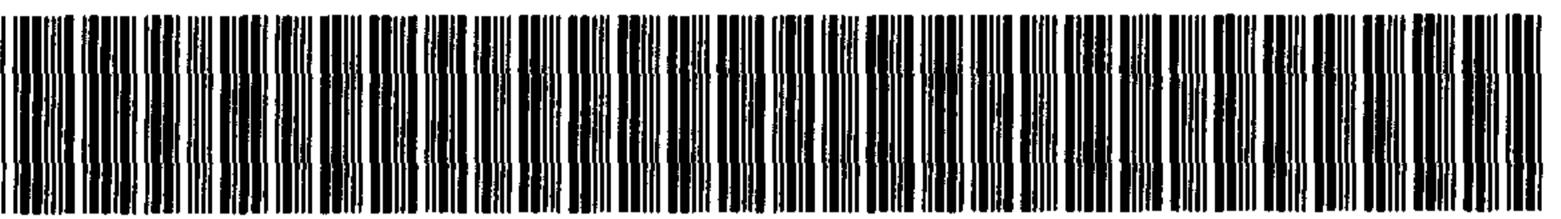


WHEN RECORDED MAIL TO: Regions Loan Servicing Release P O Box 4897 Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48002900000290286456000000

THIS MODIFICATION OF MORTGAGE dated June 4, 2004, is made and executed between Charles E Baldwin, whose address is 1208 County Road 5, Wilsonville, AL 35186-0000; AN UNMARRIED MAN (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 February 3, 2000 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 02/09/2000 in the office of the Judge of Probate, Instrument # 2000-04114.

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 1208 County Road 5, Wilsonville, AL 35186.

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

Principal increase from \$100,000.00 to \$110,000.00.

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 JUNE 4, 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:

LENDER:

REGIONS BAN

Charles E Baldwin

Authorized Signer

This Modification of Mortgage prepared by:

Name: Melinda S Walker Address: P.O. BOX 946

City, State, ZIP: COLUMBIANA, AL 35051

Loan No: 02900000290286456

MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT	
STATE OF COUNTY OF Shelly	
COUNTY OF Shelly) SS }
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Charles E Baldwin, 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 yoluntarily on the day the same bears date.	
Given under my hand and official seal this	Deliver Stralle Notary Public L. Hairy
LENDER ACKNOWLEDGMENT	
STATE OF May)
COUNTY OF JUNE 1) SS)
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that C-9, 00 5 B-1/2	
Given under my hand and official seal this	day of
My commission expires 5 69/08	

LASER PRO Lending, Ver. 5.24.00.003 Copr. Harland Financial Solutions, Inc. 1997, 2004. All Rights Reserved. - AL J:\APPS\LPWIN\CFI\LPL\G201.FC TR-003910002850 PR-CL22

20040610000315690 Pg 3/3 32.00 Shelby Cnty Judge of Probate, AL 06/10/2004 15:52:00 FILED/CERTIFIED

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EXHIBIT A

Prom the Southwest corner of Section 9, Township 21 South, Range 1 Sast, Shelby County, Alabama; run South 89° 48.1' Bast along the section line, 986.50 feet to the point of beginning; thence continue South 89° 48.1' East along said line, 2948.27 feet to the Southeast corner of the Southwest quarter of the Southeast quarter of said section; thence North 0° 05.2' East, 2677.53 feet to the Northeast corner of the Northwest quarter of the Southeast quarter of said section; thence North 89° 52.6' West, 1887.82 feet; thence South 4° 33.5' East, 1327.11 feet; thence North 52° 15.8' West, 658.61 feet; thence South 79° 27.5' West, 141.45 feet; thence South 27° 07' Nest, 438.02 feet to the Northeast corner of the Southwest quarter of the Southwest quarter of said section; thence North 89° 49.2' West, 1276.06 feet to the East right of way of County Road 5; thence South 0° 25.4' East along said right of way, 912.98 feet; thence South 89° 48.1' East, 958.75 feet; thence South 0° 25.4' East, 424.0 feet to the point of beginning.

Also known as Lots A, B, C, D, B & F, according to the Survey of Sector Two Trail's End, as recorded in Map Book 11, page 14, in the Probate Office of Shelby County, Alabama.

Lots I, 4 & 5 according to the Survey of Sector One Trail's End, as recorded in Map Book 11, page 15, in the Probate Office of Shelby County, Alabama.