

Property is located in Shelby County

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



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50,000

THIS MODIFICATION OF MORTGAGE dated June 10, 2004, is made and executed between JAY WHITT, aka Lester Jay Whitt and Lester Jay Whitt, Jr. whose address is 3853 Kinross Drive, Birmingham, AL 35242-5803 and SABRE L WHITT, whose address is 3853 KINROSS DR, BIRMINGHAM, AL 35242-5803; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 529 MONTGOMERY HIGHWAY, VESTAVIA HILLS, AL 35216 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 9, 1994 (the "Mortgage") which has been recorded in Jefferson County, State of Alabama, as follows:

original filed on 06/16/1994 in the probate office in instrument number 1994-19214.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Jefferson County, State of Alabama:

Lot 320, according to the survey of Brook Highland, and Eddleman Community 7th Sector, as recorded in Map Book 13, Page 99 A & B, in the Probate Office of Shelby County, Alabama

The Real Property or its address is commonly known as 3853 Kinross Drive, Birmingham, AL 35242-5803.

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

increase line amount from 50,000.00 to 100,000.00.

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 10, 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.

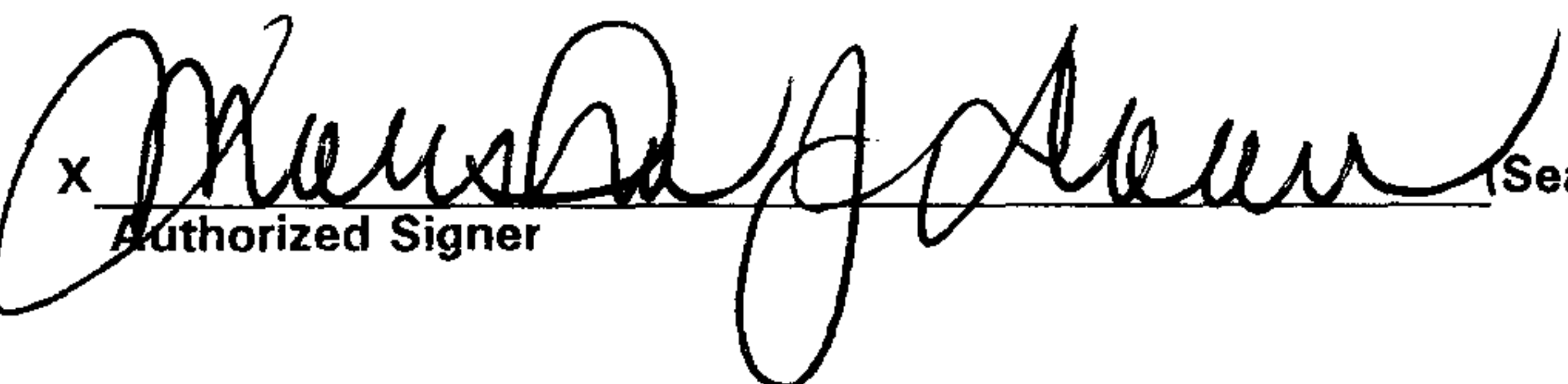
GRANTOR:

X  (Seal)
JAY WHITT

X  (Seal)
SABRE L WHITT

LENDER:

REGIONS BANK

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name:
Address:
City, State, ZIP:

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Ala

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) SS

COUNTY OF Jefferson

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JAY WHITT and SABRE L WHITT, 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 10th day of June, 2004.

Christie Sims Blake

Notary Public

My commission expires 12-17-2006



LENDER ACKNOWLEDGMENT

STATE OF Alabama

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COUNTY OF Jefferson

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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 10th day of June, 2004.

Christie Sims Blake

Notary Public

My commission expires 5/29/07

75.00
7.00
82.00