

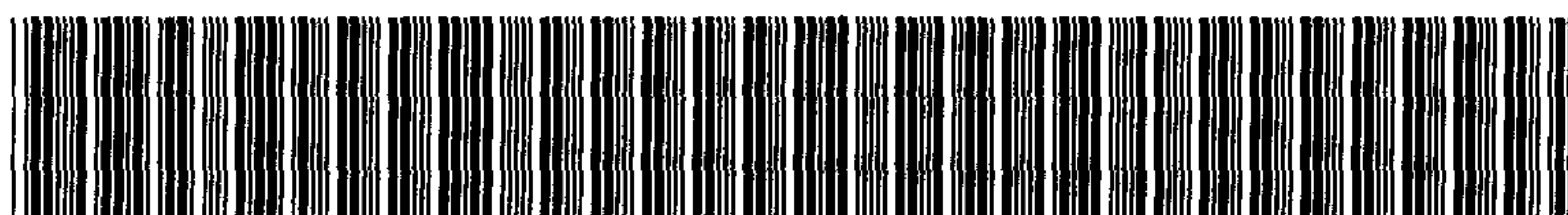
WHEN RECORDED MAIL TO:

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



\*DOC48000300000030259364000000\*

THIS MODIFICATION OF MORTGAGE dated August 2, 2004, is made and executed between Gary L Ross, whose address is 1572 Highway 1, Bessemer, AL 35022-0000 and Donna M Ross, whose address is 1572 Highway 1, Bessemer, AL 35022-0000; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 1651 MONTGOMERY HIGHWAY, BIRMINGHAM, AL 35216 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 30, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

recorded 7/09/2003 in the Office of the Judge of Probate, Instrument# 20030709431300.

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

Tract 3, as recorded in Map Book 28, Page 113 in the Probate Office of Shelby County, Alabama

The Real Property or its address is commonly known as 1572 Highway 1, Bessemer, AL 35022.

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

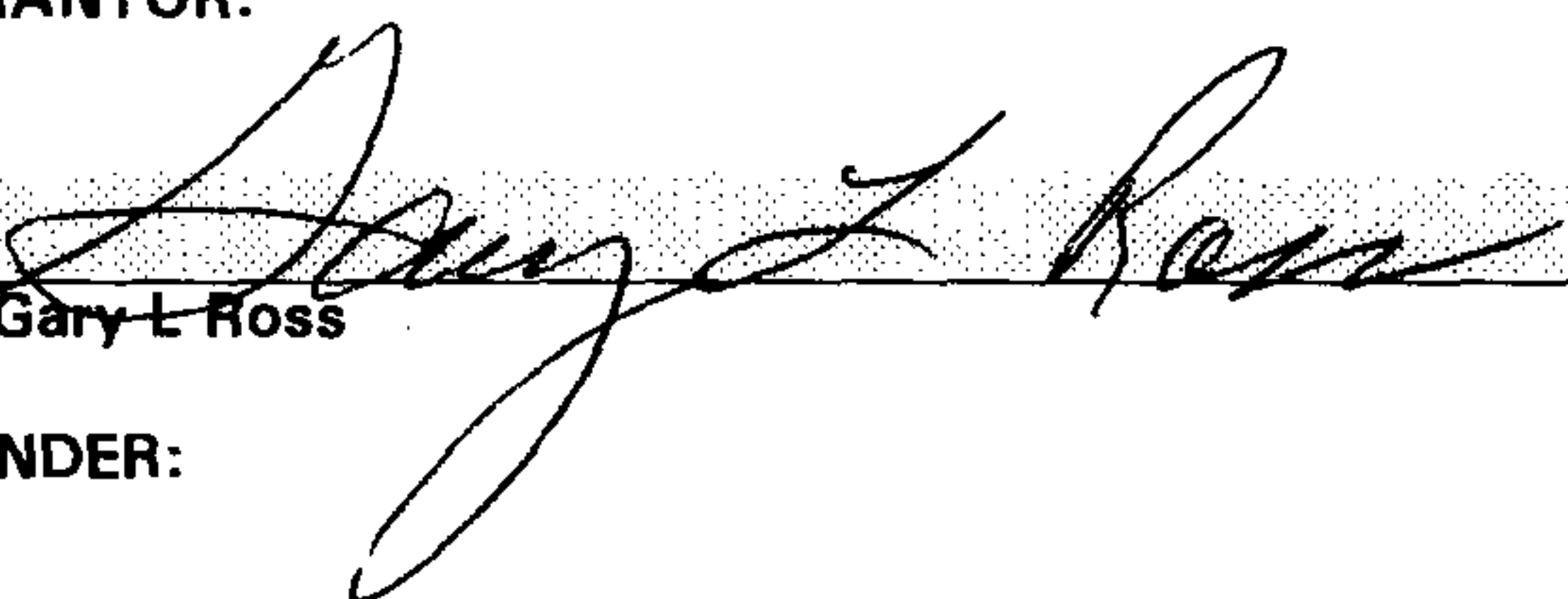
Principal Increase from \$80,000.00 to \$170,000.00.

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 AUGUST 2, 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)  
Gary L Ross

X  (Seal)  
Donna M Ross

LENDER:

REGIONS BANK

X  (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

Name: Lu Ann Moon  
Address: 1651 MONTGOMERY HIGHWAY  
City, State, ZIP: BIRMINGHAM, AL 35216

