

WHEN RECORDED MAIL TO:
Regions Loan Servicing Release
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MODIFICATION OF MORTGAGE



DOC48002900000290286013000000

THIS MODIFICATION OF MORTGAGE dated September 9, 2004, is made and executed between TOMMY A WALKER, whose address is 7315 HWY 49, COLUMBIANA, AL 35051-0000 and SCARLET WALKER, whose address is 328 RED MAPLE DR., COLUMBIANA, AL 35051; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 200 INVERNESS CENTER DRIVE, BIRMINGHAM, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 2, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 10-20-2003 in the Office of Judge of Probate , Instrument Number: 20031020000699710.

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 328 Red Maple Drive, Columbiana, AL 35051.

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

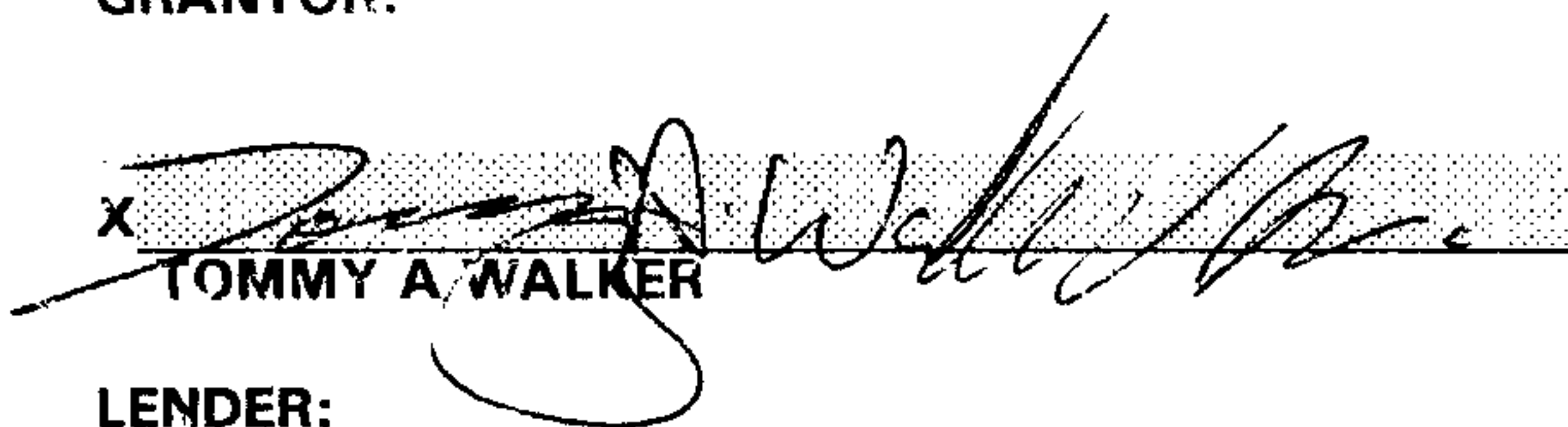
Principal increase from \$20,000.00 to \$47,000.00.

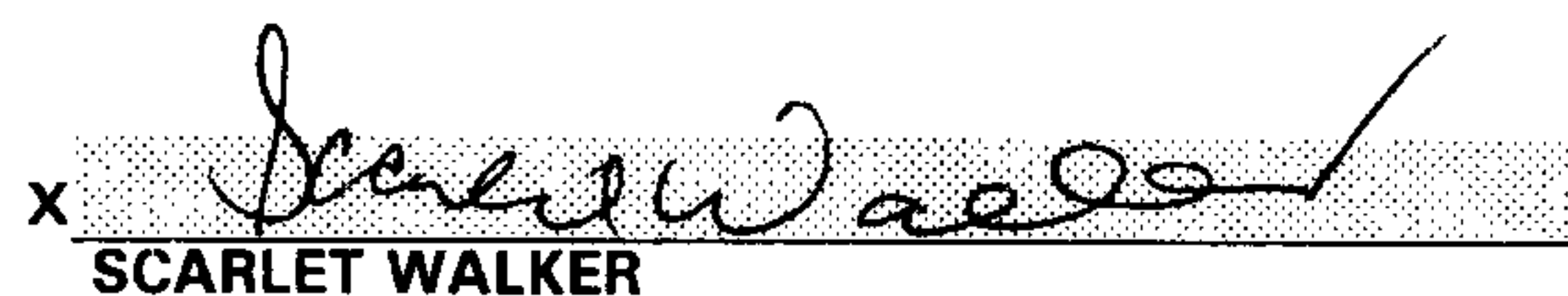
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 SEPTEMBER 9, 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.

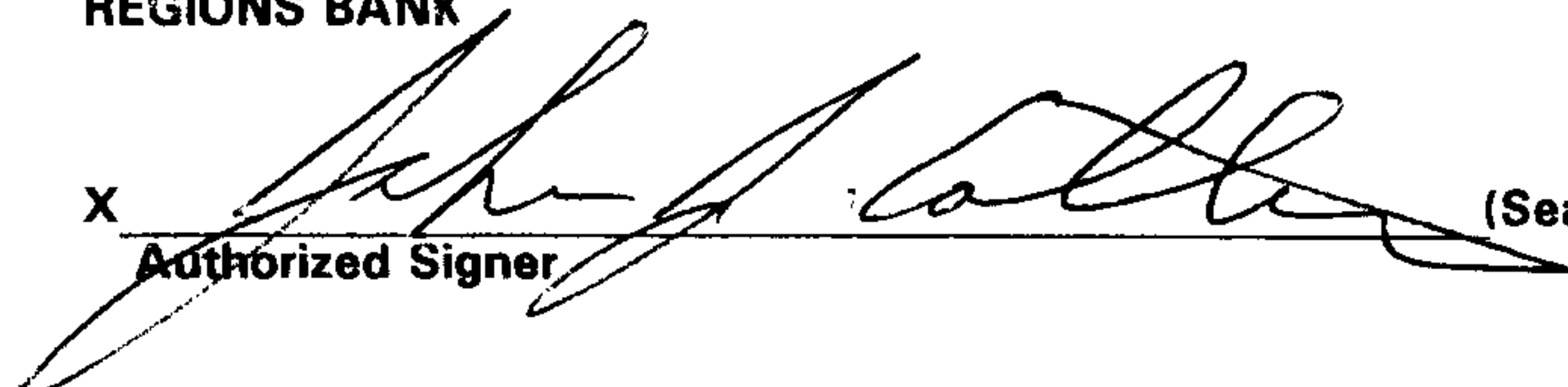
GRANTOR:

X  (Seal)
TOMMY A. WALKER

X  (Seal)
SCARLET WALKER

LENDER:

REGIONS BANK

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: John F Day
Address: 200 INVERNESS CENTER DRIVE
City, State, ZIP: BIRMINGHAM, AL 35242

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 02900000290286013

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **TOMMY A WALKER and SCARLET WALKER, 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 9 day of October, 20 04.
Donna Akery
Notary Public

My commission expires Commission Expires
June 15 2006

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that John J Collier
Branch Manager 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 9 day of October, 20 04.
Donna Akery
Notary Public

My commission expires _____

EXHIBIT "A"

A parcel of land in the SW 1/4 of NW 1/4 of Section 7, Township 20 South, Range 1 East, Shelby County, Alabama, described as follows:

Commence at the NW corner of the SW 1/4 of the NW 1/4 of Section 7, Township 20 South, Range 1 East, Shelby County, Alabama, for the point of beginning; thence run South 89 deg. 23 min. 51 sec. East for 298.23 feet to the west edge of a 60 foot wide easement; thence turn an angle of 80 deg. 55 min. 42 sec. to the right for a distance of 74.55 feet; thence turn an angle of 28 deg. 39 min. 02 sec. to the right for a distance of 485.40 feet; thence turn an angle of 69 deg. 55 min. 41 sec. to the right for a distance of 142.6 feet more or less to the west boundary line of the SW 1/4 of the NW 1/4 of Section 7, Township 20 South, Range 1 East; thence run North 00 deg. 13 min. 24 sec. West along said west boundary line for 530.7 feet, more or less, to the point of beginning.

Also, a 60 foot wide easement for ingress, egress and utilities, the centerline of which is described as follows:

Commence at the NW corner of the SW 1/4 of the NW 1/4 of Section 7, Township 20 South, Range 1 East; thence run East along the North boundary line of said 1/4 1/4 section for a distance of 328.61 feet; thence turn an angle of 80 deg. 55 min. 42 sec. to the right and run 77.42 feet to the point of beginning; thence turn an angle 180 deg. 00 min. to the right and run 648.11 feet; thence turn an angle of 11 deg. 08 min. 47 sec. right and run 492.50 feet; thence turn an angle of 04 deg. 26 min. 42 sec. left and run 158.69 feet; thence turn an angle of 04 deg. 56 min. 28 sec. left and run 342.21 feet to the Southerly right of way line of Shelby County Road No. 32 for the point of ending.

All being situated in Shelby County, Alabama.

20041029000597010 Pg 3/3 57.50
Shelby Cnty Judge of Probate, AL
10/29/2004 09:32:00 FILED/CERTIFIED