

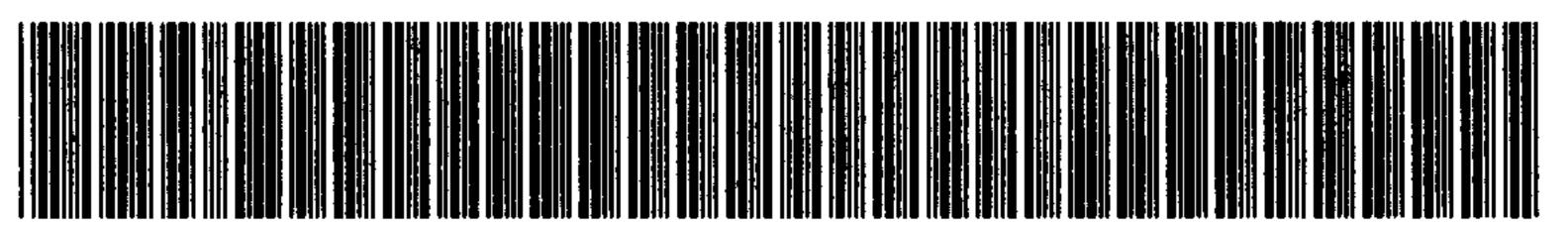
WHEN RECORDED MAIL TO:

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

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MODIFICATION OF MORTGAGE



DOC48002900000290286744000000

THIS MODIFICATION OF MORTGAGE dated October 18, 2004, is made and executed between ASHLEY S DAVIS, whose address is 308 N TIMOTHY DR, COLUMBIANA, AL 35051-5355 and MICHAEL E DAVIS, whose address is 308 NORTH TIMOTHY DRIVE, COLUMBIANA, AL 35051-5355; WIFE AND HUSBAND (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 May 7, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 05/20/2003 in the office of the Judge of Probate, Instrument # 2003052000031360.

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 308 N Timothy Drive, Columbiana, AL 35051.

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

Principal increase \$11,300.00 to \$19,500.00.

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 OCTOBER 18, 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 ASHLEY S DAVIS

LENDER:

REGIONS BANK

X Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

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

City, State, ZIP: COLUMBIANA, AL 35051

MODIFICATION OF MORTGAGE (Continued)

Loan No: 02900000290286744

Page 2

INDIVID	UAL ACKNO	OWLEDGMENT		
$\gamma \eta \eta \eta$				
STATE OF Chabare	}			
01 11) SS			
COUNTY OF	}			
I, the undersigned authority, a Notary Public in and for sa HUSBAND AND WIFE, whose names are signed to the forthat, being informed of the contents of said Modification, Given under my hand and official seal this	oregoing instrumen	t, and who are known to m	e, acknowledged before m	
		Mindle	Notary Bublic	
FAN GOMMISSION EXPIRES MARCH 24, 2	2005		Notary Public	
My commission expires				
LEND	ER ACKNOV	VLEDGMENT		
STATE OF MUDANA	}			
\mathcal{O}_{I}) SS			
COUNTY OF Sully)			
I, the undersigned authority, a Notary Public in and for said	-	ate, hereby certify that signed to the foregoing M	odification and who is k	nown to me
acknowledged before me on this day that, being informed full authority, executed the same voluntarily for and as the	of the contents o	f said Modification of Mortga		
Given under my hand and official seal this	day of _	act		
		molton de	[]] as [] .	
Alv ann		- Herman	Notary Public	
WILL DUMMISSION EXPIDED			-	
MY COMMISSION EXPIRES MAR	CH 24, 2005			

LASER PRO Lending, Ver. 5.24.10.102 Copr. Harland Financial Solutions, Inc. 1997, 2004. All Rights Reserved. - AL J:\APPS\LPWIN\CFI\LPL\G201.FC TR-003910210173 PR-CL23

20041109000617440 Pg 3/3 29.30 Shelby Cnty Judge of Probate, AL 11/09/2004 14:45:00 FILED/CERTIFIED

Lot 15, according to the Survey of First Addition to Triple Springs First Sector, as recorded in Map Book 6, Page 51, in the Probate Office of Shelby County, Alabama