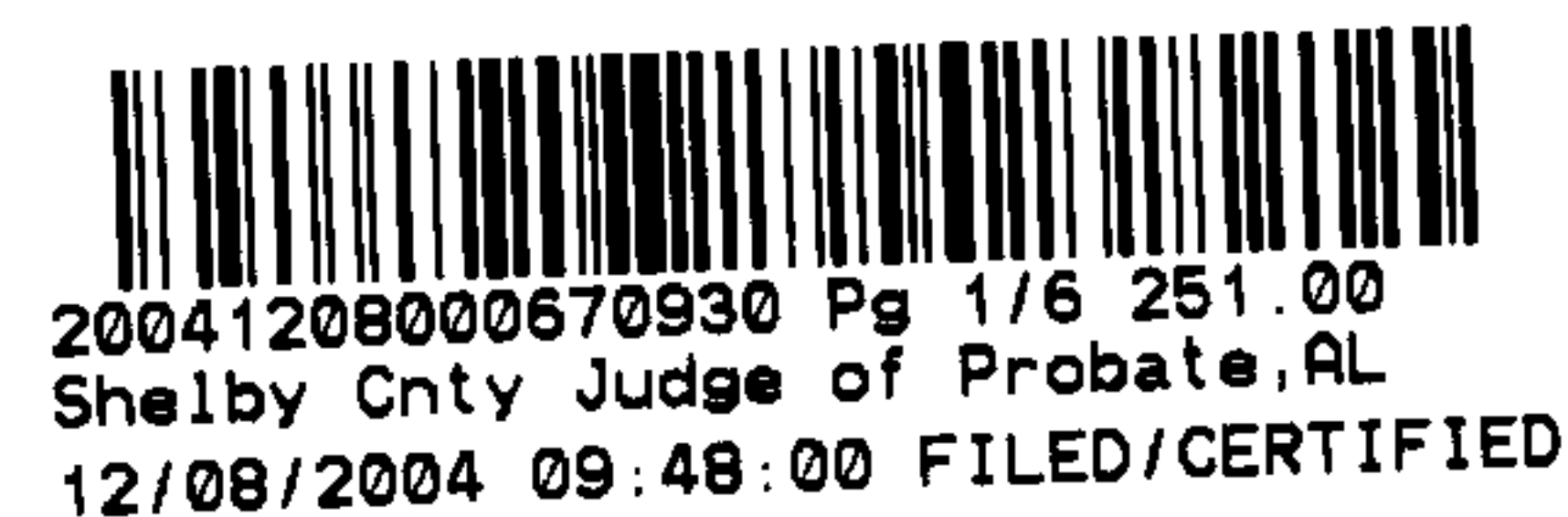




MODIFICATION AGREEMENT

STATE OF ALABAMA
COUNTY/PARISH OF Shelby

This MODIFICATION AGREEMENT is made and entered into this 29th day of November,
2004, by and between LOUIS A THOMAS AND TAMMY B THOMAS
HUSBAND AND WIFE
(hereinafter referred to as "Borrower"), and REGIONS BANK
(hereinafter referred to as "Lender") for the property located at 5844 OLD KENDRICKS ROAD
HELENA ALABAMA 35080

WITNESSETH:

WHEREAS, Borrower executed an adjustable rate note (the "Note") in favor of the Lender dated
5/10/2004, in the original principal amount of \$ 150,000.00; and

WHEREAS, Borrower executed a mortgage, deed of trust or security deed (the "Security Instrument")
dated 5/10/2004, in favor of the Lender securing the indebtedness evidenced by
the above referenced Note with a parcel of land described on Exhibit "A" attached hereto and incorporated
herein by reference and being more particularly described in said Security Instrument; and

WHEREAS, the above referenced Security Instrument was recorded in _____ Book
_____, Page _____, or instrument number 20040518000261530, of the
Shelby County/Parish, Alabama, record on _____; and

WHEREAS, the parties now desire to amend and modify the Note and the Security Instrument to provide for changes in the terms;

NOW, THEREFORE, in consideration of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt and sufficiency of which is herein acknowledged, the parties do herein agree to the modification of the Note and the Security Instrument as herein set for:

1.

The Note is herein amended and modified as follows: (appropriate boxes are marked)

- ☐ Paragraph 1 of the Note is herein amended to provide that the new loan amount shall be \$_____.
- ☐ Paragraph 2 of the Note is herein amended to change the initial interest rate from 5.125 % to a fixed rate of 5.125 % and to provide that this new interest rate of 5.125 % shall be fixed throughout the term of the Note and will not change as had previously been provided in the second sentence of said Paragraph 2.
- ☐ Paragraph 3(A) of the Note is herein amended to provide that the monthly payments will begin on _____.
- ☒ The new maturity date shall be June 1, 2019.
- ☒ Paragraph 3(B) of the Note is herein amended to provide that the monthly payments will be in the amount of \$ 1,223.46, and to further provide that this amount will not change during the term of the Note.
- ☒ Paragraph 3(C) of the Note is herein deleted in its entirety.
- ☒ Paragraph 4 of the Note is herein deleted in its entirety.
- ☒ The second, third and fourth paragraphs of Paragraph 11 dealing with the Transfer of the Property or a Beneficial Interest in Borrower is stricken in its entirety and is herein replaced with the following language:

"Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower."

- ☒ The Construction and Conversion Rider to the Adjustable Rate Note is herein deleted in its entirety.

2.

The Security Instrument is herein amended and modified as follows:

- ☐ Effective as of _____, the new loan amount shall be \$ _____.
- ☒ The new maturity date shall be June 1, 2019.
- ☒ The Adjustable Rate Rider to the Security Instrument is herein deleted in its entirety.
- ☒ The Construction and Conversion Rider to the Security Instrument is herein deleted in its entirety.

3.

All other terms and provisions of the Note and the Security Instrument not herein specifically amended and modified shall remain in full force and effect as originally set forth in the respective documents. Nothing contained herein shall be understood or construed to be a satisfaction or release in whole or in part of the Note or Security Instrument.

4.

Borrower herein represents and warrants that it is not in default under the terms of the Note or the Security Instrument, and further that it knows of no event that has occurred which, but for the passage of time, would constitute an event of default under the terms of the Note or the Security Instrument.

5.

(Check Appropriate Box)

☐ There are no intangible taxes due upon the recording of this Modification Agreement because the above referenced State does not collect an intangible tax on the recording of Security Instruments.

☐ There are no intangible taxes due upon the recording of this Modification Agreement because the intangible tax was paid at the time of the recording of the Security Instrument and the amount of the underlying indebtedness has not increased.

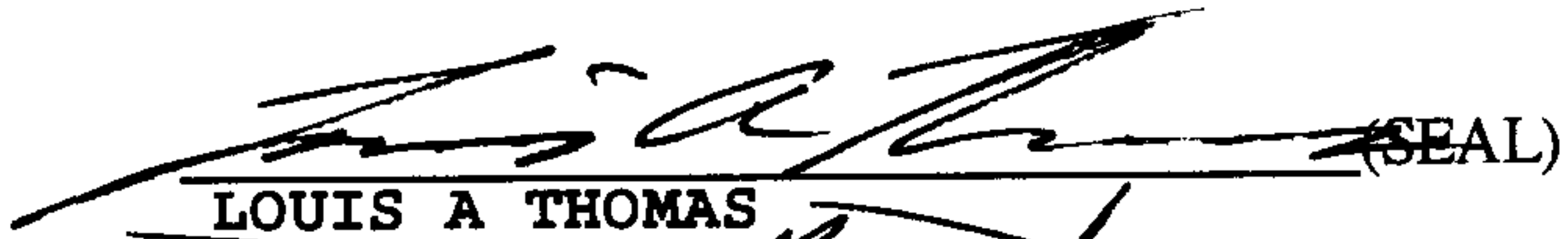
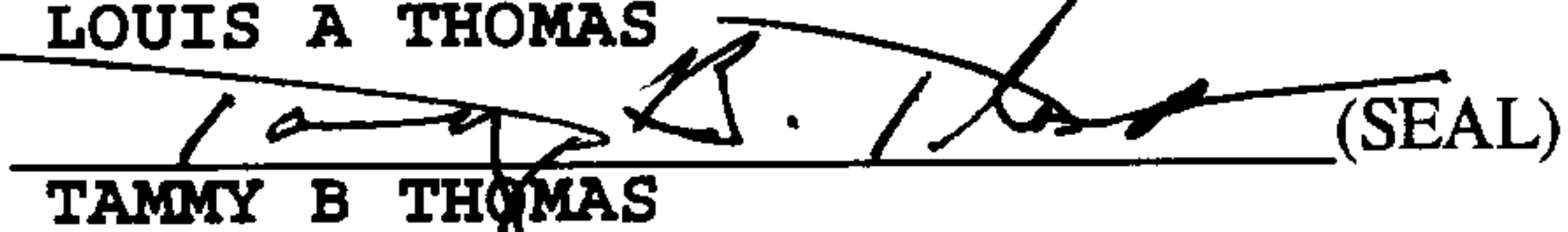
☐ There is an intangible tax due of \$ _____ because the amount of the underlying indebtedness has increased from \$ _____ to \$ _____. Such tax amount is herewith remitted at this time.

IN WITNESS WHEREOF, the undersigned parties have hereunto set their hands and affixed their seals as of the day and year first above written.

As To Borrower(s):

BORROWER(S):

Signed, sealed and delivered
in the presence of:

 (SEAL)
LOUIS A THOMAS
 (SEAL)
TAMMY B THOMAS

(SEAL)

(SEAL)

IN WITNESS WHEREOF, the undersigned parties have hereunto set their hands and affixed their seals as of the day and year first above written.

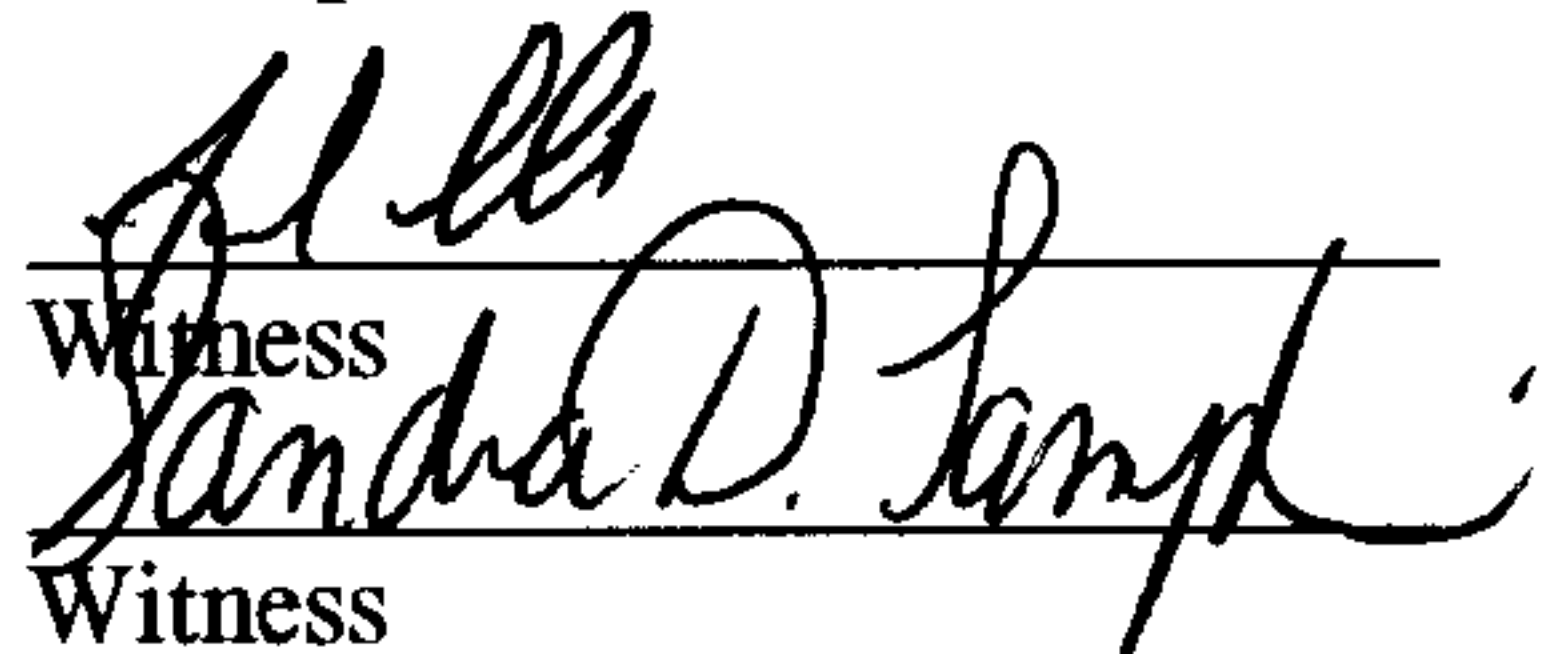
As to Lender:

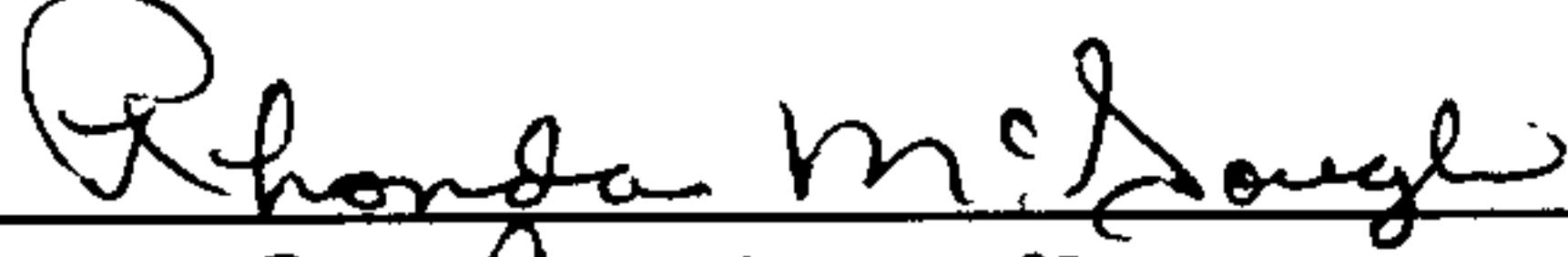
LENDER:
REGIONS BANK

Signed, sealed and delivered
in the presence of:

Witness

Witness



By: 
Title: Op Center Manager

(CORPORATE SEAL)

This instrument prepared by: _____

ACKNOWLEDGMENT AS TO BORROWER(S)

STATE OF ALABAMA
COUNTY/PARISH OF SHELBY

This is to certify that before me, a notary public, personally appeared LOUIS A. THOMAS AND
TAMMY B. THOMAS

each of whom is known to me personally (or proved to me their identity on the basis of satisfactory evidence) and who acknowledged before the on this day that he/she did execute the foregoing instrument voluntarily and of his/her own free will for the purposes therein contained.

Witness my hand and official seal, this 29TH day of NOVEMBER, 2004.



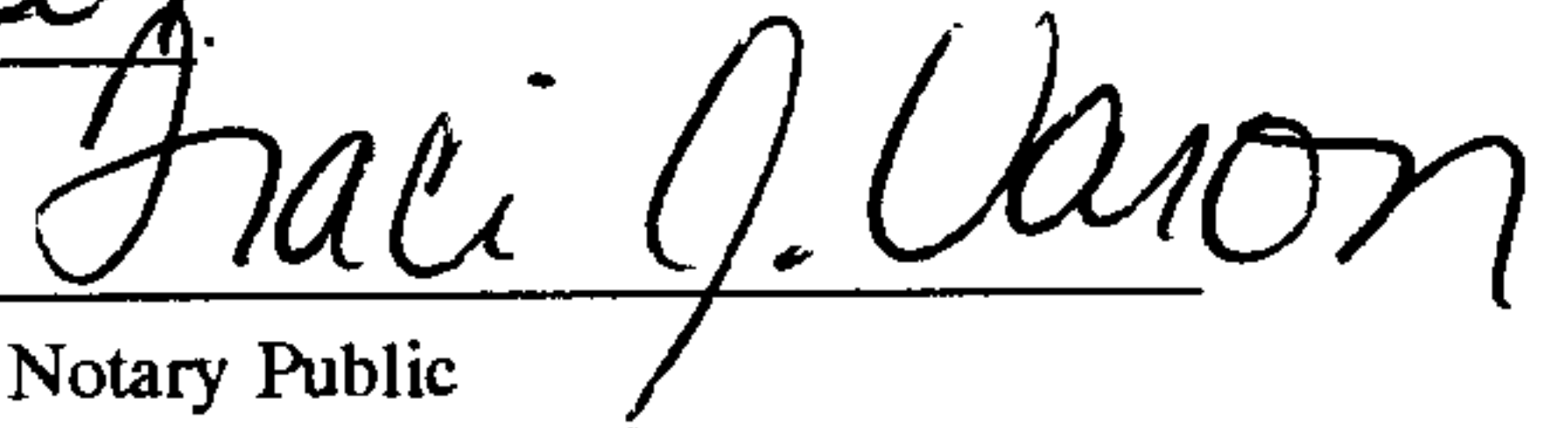
Notary Public

My Commission Expires: 9.29.06

STATE OF Alabama ACKNOWLEDGMENT AS TO LENDER
COUNTY/PARISH OF Montgomery

This is to certify that before me, a notary public, personally appeared Rhonda McGough known to me personally (or proved to me on the basis of satisfactory evidence) and who acknowledged to me that he/she is Op Center Manager, of Regions Mortgage, a corporation, and did acknowledge that, as such officer and with full authority, he/she did execute, seal and deliver the foregoing instrument for and on behalf of the corporation and as the free act and deed of the corporation.

Witness my hand and official seal, this 2nd day of December, 2004.



Notary Public

My Commission Expires:

MY COMMISSION EXPIRES
09-15-2007

RE: R04-11763
LOUIS A. THOMAS
Loan Number: 0010937456

20041208000670930 Pg 6/6 251.00
Shelby Cnty Judge of Probate, AL
12/08/2004 09:48:00 FILED/CERTIFIED

EXHIBIT "A"

A PARCEL OF LAND IN THE NW 1/4 OF THE NE 1/4 OF SECTION 27, TOWNSHIP 20 SOUTH, RANGE 3 WEST, SHELBY COUNTY, ALABAMA, DESCRIBED AS FOLLOWS: TOWNSHIP 20 SOUTH, RANGE 3 WEST, SHELBY COUNTY, ALABAMA; AND THENCE RUN SOUTH 01 DEGREES 30 MINUTES 34 SECONDS EAST ALONG THE WEST LINE OF SAID 1/4-1/4 SECTION A DISTANCE OF 40.02 FEET TO A CORNER; THENCE NORTH 89 DEGREES 58 MINUTES 57 SECONDS EAST A DISTANCE OF 400.03 FEET TO A CORNER; THENCE RUN SOUTH 00 DEGREES 01 MINUTES 24 SECONDS EAST A DISTANCE OF 274.65 FEET TO A CORNER; THENCE RUN SOUTH 62 DEGREES 24 MINUTES 06 SECONDS EAST A DISTANCE OF 190.83 FEET TO A CORNER; THENCE NORTH 04 DEGREES 08 MINUTES 15 SECONDS EAST A DISTANCE OF 404.00 FEET TO A CORNER; THENCE RUN NORTH 90 DEGREES 00 MINUTES 00 SECONDS WEST ALONG THE NORTH LINE OF SAID QUARTER-QUARTER A DISTANCE OF 599.47 FEET TO THE POINT OF BEGINNING . SITUATED IN SHELBY COUNTY, ALABAMA.