

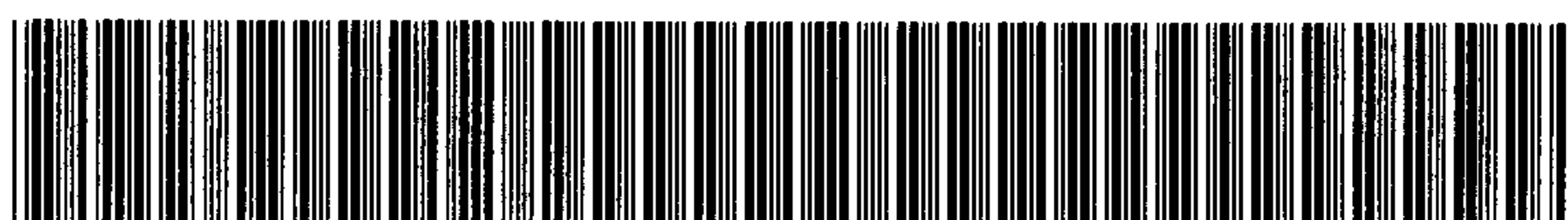
WHEN RECORDED MAIL TO:

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48002300000230042811000000

THIS MODIFICATION OF MORTGAGE dated November 26, 2004, is made and executed between **TIMOTHY R TAYLOR**, whose address is 1033 RYECROFT CIR, PELHAM, AL 35124-1521 and **SANDRA B TAYLOR**, whose address is 1033 RYECROFT CIR, PELHAM, AL 35124-1521; **HUSBAND AND WIFE** (referred to below as "Grantor") and **REGIONS BANK**, whose address is 1031 QUINTARD AVENUE, ANNISTON, AL 36207 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 23, 1996 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded 07/30/1996 in the office of the Judge of Probate, Instrument # 1996-24588.

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

LOT 89, IN BLOCK 1, ACCORDING TO THE SURVEY OF CAHABA VALLEY ESTATES, FIFTH SECTOR, AS RECORDED IN MAP BOOK 6, PAGE 4 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. MINERALS AND MINING RIGHTS EXCEPTED.

The Real Property or its address is commonly known as 1033 Ryecroft Cir, Pelham, AL 35124.

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

Increasing from \$25,000.00 to \$40,000.00.

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 endorser 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 NOVEMBER 26, 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 Timothy R. Taylor (Seal)
TIMOTHY R TAYLOR

X Sandra B. Taylor (Seal)
SANDRA B TAYLOR

LENDER:

REGIONS BANK

X [Signature] (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

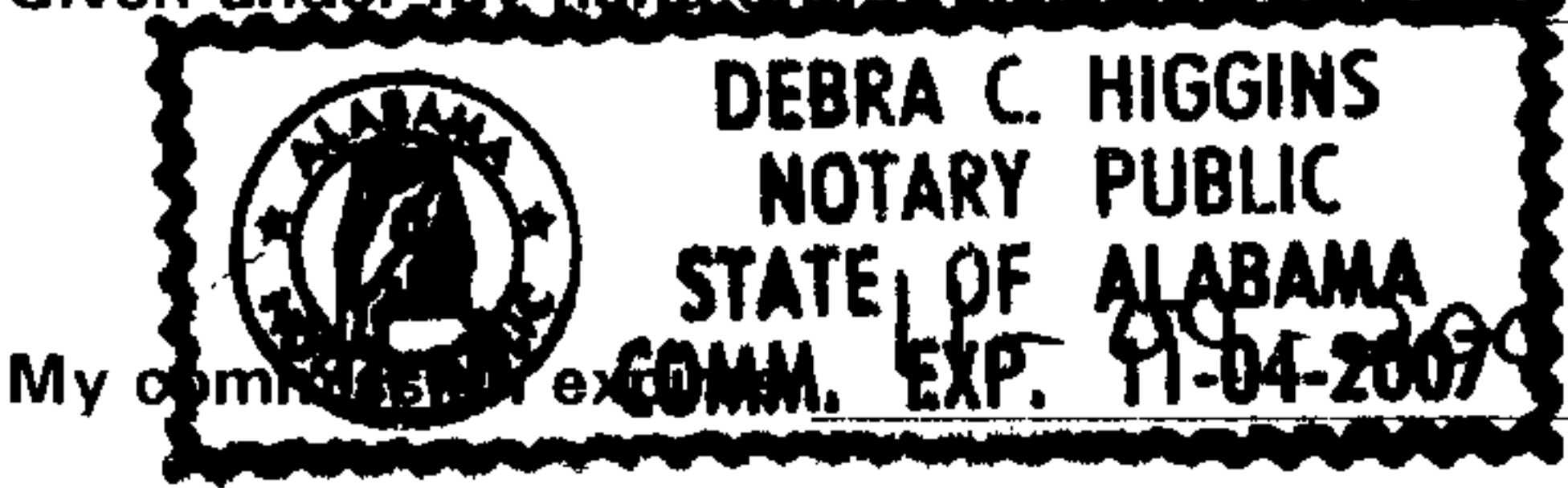
Name: James R Lloyd II
Address: 1031 QUINTARD AVENUE
City, State, ZIP: ANNISTON, AL 36207

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 **TIMOTHY R TAYLOR and SANDRA B TAYLOR, 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 26th day of November, 2004.



Debra C Higgins
Notary Public

My commission expires 11-04-2007

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Calhoun)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Jay Lloyd Loan Officer
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 26th day of November, 2004.

Dail Langfitt
Notary Public

My Commission Expires 5-8-07

My commission expires _____