

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



DOC48000300000039003119000000

THIS MODIFICATION OF MORTGAGE dated December 30, 2004, is made and executed between LAMAR BURGESS, whose address is 544 N HWY 331, COLUMBIANA, AL 35051-3114 and BONNIE JONES BURGESS, whose address is 544 HIGHWAY 331, COLUMBIANA, AL 35051-3114; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 529 MONTGOMERY HIGHWAY, VESTAVIA HILLS, AL 35216 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 7, 1991 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded June 14, 1991 in Book 348, Page 360, Shelby County, Alabama.

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 544 Highway 331 N, Columbiana, AL 35051.

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

Note in the principal amount of \$100,000.00, representing no new money, due January 14, 2015.

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 DECEMBER 30, 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.

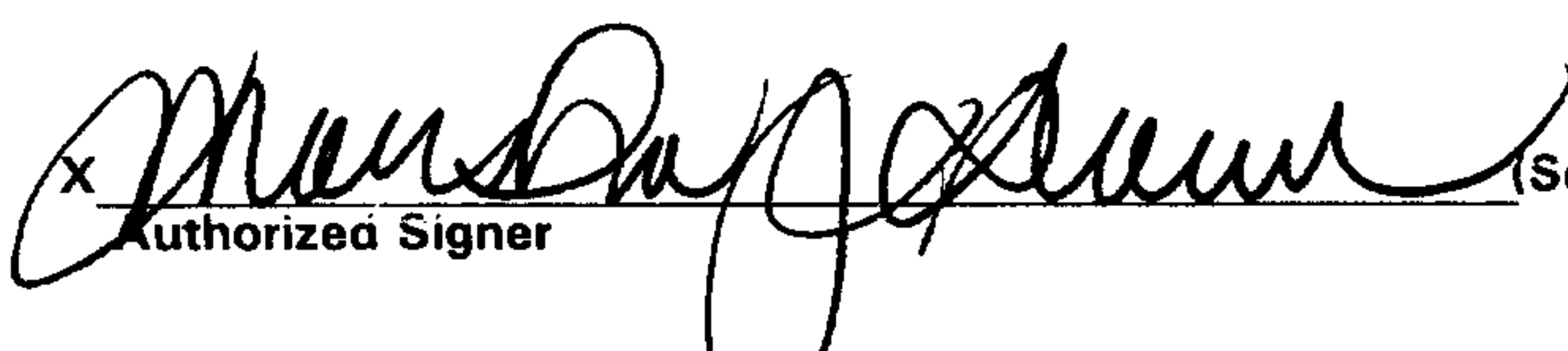
GRANTOR:

X  (Seal)
LAMAR BURGESS

X  (Seal)
BONNIE JONES BURGESS

LENDER:

REGIONS BANK

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Rose A Rawlins
Address: 529 MONTGOMERY HIGHWAY
City, State, ZIP: VESTAVIA HILLS, AL 35216

INDIVIDUAL ACKNOWLEDGMENT

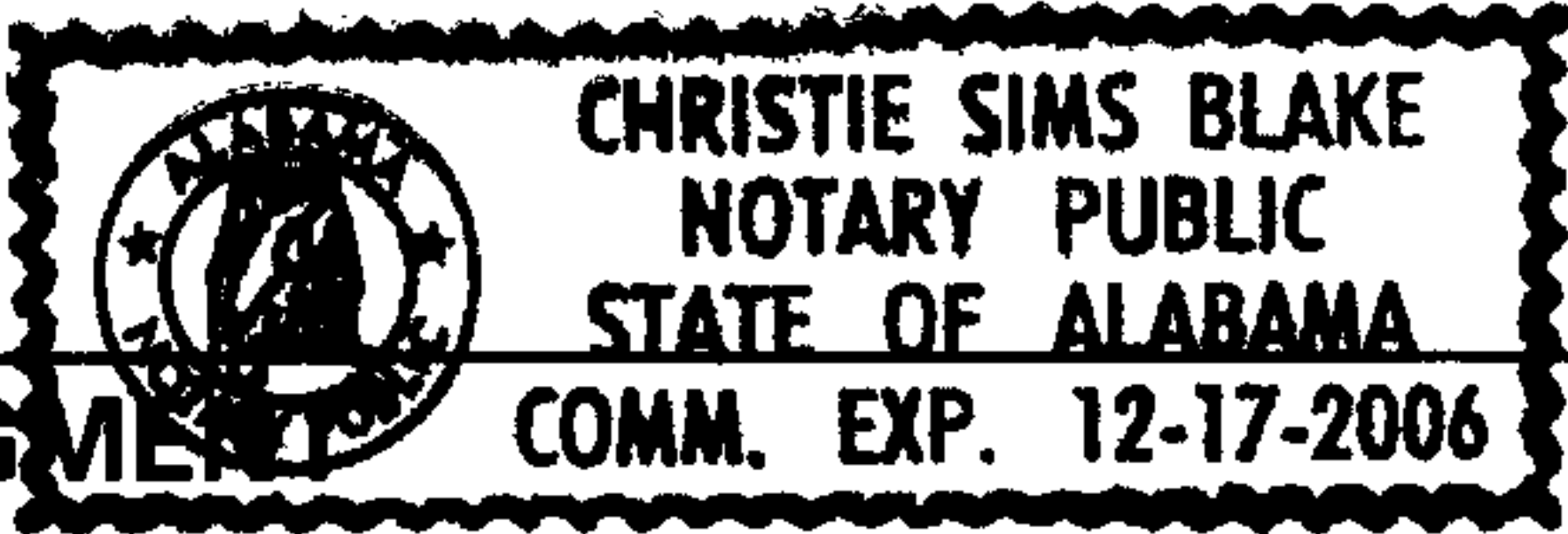
STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **LAMAR BURGESS and BONNIE JONES BURGESS, 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 30th day of December, 2004.

Christie Sims Blake
Notary Public

My commission expires 12-17-2004



LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF _____)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that 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 30th day of December, 2004.

Brenda J. Brighurst
Notary Public

My commission expires 3-24-07

EXHIBIT "A"

20050127000042720 Pg 3/3 167.00
Shelby Cnty Judge of Probate, AL
01/27/2005 14:49:00 FILED/CERTIFIED

A TRACT OF LAND SITUATED IN THE NW¼ OF THE NW¼ OF SECTION 13, TOWNSHIP 21 SOUTH, RANGE 2 WEST BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
COMMENCE AT THE NW CORNER OF NW¼ OF NW¼ OF SECTION 13, TOWNSHIP 21 SOUTH, RANGE 2 WEST AND RUN ALONG WEST LINE OF SAID ¼ ¼ SECTION 336.02 FEET; THENCE SOUTH 88°-21'-35" EAST AND RUN 30.0 FEET TO THE POINT OF BEGINNING, CONTINUE ALONG SAID LINE 320.0 FEET; THENCE SOUTH 0°-00'-47" WEST AND RUN 149.76 FEET; THENCE NORTH 88°-24'-21" WEST AND RUN 350.0 FEET; THENCE NORTH 20.5 FEET TO A POINT ON A CURVE; THENCE NORTH 13°-08'-21" EAST AND ALONG CHORD OF A CURVE TO THE LEFT RUN 132.05 FEET TO THE POINT OF BEGINNING; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

BURGESS