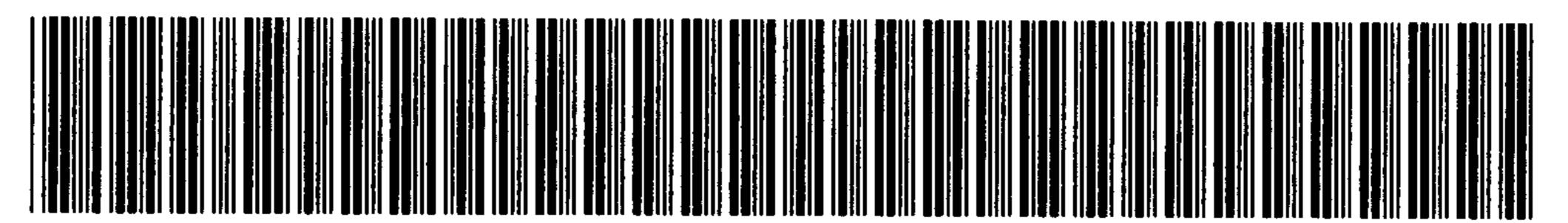


WHEN RECORDED MAIL TO:
Regions Loan Servicing Release
P O Box 4897
Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48002900000290054114000000

THIS MODIFICATION OF MORTGAGE dated February 25, 2005, is made and executed between MICHAEL L GRIFFITH, whose address is 15277 HIGHWAY 42, SHELBY, AL 35143-7116 and SHARON D GRIFFITH, whose address is 15277 HIGHWAY 42, SHELBY, AL 35143-7116; HUSBAND AND WIFE (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 17, 1993 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded May 25, 1993, Instrument No. 1993-14960, 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 15277 County Road 42, Shelby, AL 35143.

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

Note in the principal amount of \$75,000.00, representing new money of \$48,500.00, due March 11, 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 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 FEBRUARY 25, 2005.

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:

Michael L GRIFFITH (Seal)

X MASIN DESIGNATION (Seal)
SHARON D GRIFFITH

LENDER:

REGIONS BANK

This Modification of Mortgage prepared by:

Name: Billy R Jones Address: P.O. BOX 946

(Seal)

City, State, ZIP: COLUMBIANA, AL 35051

Loan No: 02900000290054114

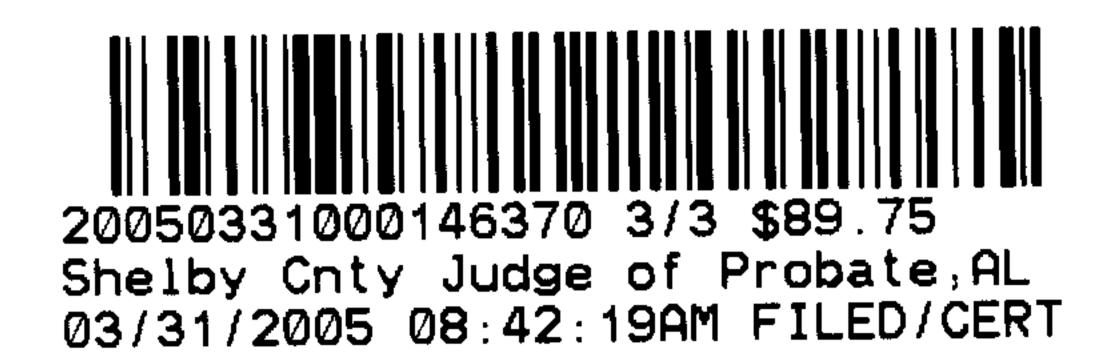
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MODIFICATION OF MORTGAGE (Continued)

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INDIVIDUAL ACKNOWLEDGMENT 20050331000146370 2/3 \$89.75 Shelby Cnty Judge of Probate, AL 03/31/2005 08:42:19AM FILED/CERT) SS **COUNTY OF** I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that MICHAEL L GRIFFITH and SHARON D GRIFFITH, 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 day of **Notary Public** My commission expires LENDER ACKNOWLEDGMENT) SS I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that 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 My commission expires

LASER PRO Lending, Ver. 5.25.20.203 Copr. Harland Financial Solutions, Inc. 1997, 2005. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-5584 PR-CL22



SCHEDULE "A"

PARCEL NO. 1: COMMENCE AT THE SOUTHWEST CORNER OF THE NW 1/4 OF THE SW 1/4 OF SECTION 14, TOWNSHIP 22 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA, THENCE RUN NORTH ALONG THE WEST LINE OF SAID 1/4-1/4 SECTION FOR A DISTANCE OF 40.18 FEET TO THE NORTH RIGHT-OF-WAY LINE OF SHELBY COUNTY HIGH NO. 42, AND THE POINT OF BEGINNING; THENCE CONTINUE NORTH ALONG THE WEST LINE OF SAID 1/4-1/4 SECTION FOR A DISTANCE OF 377.22 FEET; THENCE TURN AN ANGLE OF 90 DEG. 05 MIN. 52 SEC. TO THE RIGHT AND RUN A DISTANCE OF 417.40 FEET; THENCE TURN AN ANGLE OF 89 DEG. 54 MIN. 08 SEC. TO THE RIGHT AND RUN A DISTANCE OF 417.40 FEET; THENCE TURN AN ANGLE OF 90 DEG. 05 MIN. 52 SEC. TO THE RIGHT AND RUN A DISTANCE OF 69.92 FEET, TO THE NORTH RIGHT-OF-WAY LINE OF SHELBY COUNTY HIGHWAY NO. 42; THENCE TURN AN ANGLE OF 6 DEG. 35 MIN. 41 SEC. TO THE RIGHT AND RUN ALONG SAID HIGHWAY RIGHT-OF-WAY A CHORD DISTANCE OF 349.86 FEET TO THE POINT OF BEGINNING. SITUATED IN THE NW 1/4 OF THE SW 1/4, SECTION 14, TOWNSHIP 22 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA, ACCORDING TO THE SURVEY OF FRANK W. WHEELER, ALA. REG. L.S. NO. 3385 AND DATED JANUARY 23, 1984.

PARCEL NO. 2: COMMENCE AT THE SOUTHEAST CORNER OF THE NE? OF THE SE? OF SECTION 15, TOWNSHIP 22 SOUTH, RANGE 1 EAST, THENCE RUN NORTH ALONG THE EAST LINE OF SAID? -? SECTION FOR A DISTANCE OF 40.18 FEET TO THE NORTH RIGHT-OF-WAY LINE OF SHELBY COUNTY HIGHWAY NO. 42, AND THE POINT OF BEGINNING; THENCE CONTINUE NORTH ALONG THE EAST LINE OF SAID? -? SECTION FOR A DISTANCE OF 377.22 FEET; THENCE TURN AN ANGLE OF 90 DEG. 00 MIN. TO THE LEFT AND RUN A DISTANCE OF 105.00 FEET; THENCE TURN AN ANGLE OF 90 DEG. 00 MIN. TO THE LEFT AND RUN A DISTANCE OF 368.03 FEET TO THE NORTH RIGHT-OF-WAY LINE OF SHELBY COUNTY HIGHWAY NO. 42; THENCE TURN AN ANGLE OF 85 DEG. 00 MIN. 00 SEC. TO THE LEFT AND RUN ALONG SAID HIGHWAY RIGHT-OF-WAY A CHORD A DISTANCE OF 105.40 FEET TO THE POINT OF BEGINNING. SITUATED IN THE NE? OF THE SE? OF SECTION 15, TOWNSHIP 22 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA.

BEING THE SAME PROPERTY CONVEYED TO MICHAEL L. GRIFFITH AND WIFE, SHARON D. GRIFFITH JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM DOROTHY F. PEARSON REEVES, A WIDOW, AND RONALD J. PEARSON, A MARRIED MAN RECORDED 04/17/1984 IN DEED BOOK 354 PAGE 799, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

TAX ID# 305150000002002 & 306140000013000