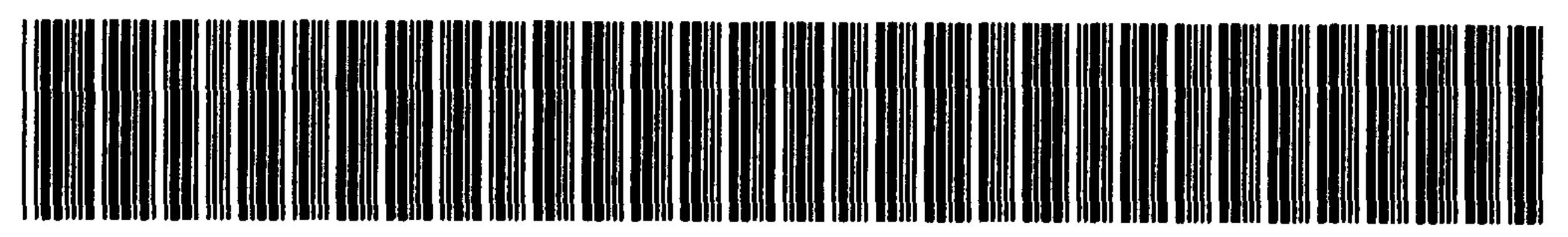
WHEN RECORDED MAIL TO:
Regions Loan Servicing Release
P Ø Box 4897
Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48002900000290054146000000

THIS MODIFICATION OF MORTGAGE dated March 9, 2005, is made and executed between K JOANNE MCGLOWN, whose address is 295 PARKWAY CIR, MONTEVALLO, AL 35115-3984 and JAMES L SELF, whose address is 295 PARKWAY CIR, MONTEVALLO, AL 35115-3984; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 910 N. MAIN STREET, MONTEVALLO, AL 35115 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 29, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded November 5, 2003 in Instument Number 2003110500735220, Shelby County, Alabama.

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

Lot 10, Block 4, of Arden Subdivision, all according to the Town of Montevallo, Alabama, as recorded of the Office of Probate of Shelby County, Alabama, in Map Book 3, Page 64

The Real Property or its address is commonly known as 295 Parkway Circle, Montevallo, AL 35115.

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

Note in the principal amount of \$30,000.00, representing new money of \$18,000.00, due March 23, 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 MARCH 9, 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.

JAMES L

SELF

(Seal)

This Modification of Mortgage prepared by:

Name: Kenneth W Jones Address: 910 N. MAIN STREET

City, State, ZIP: MONTEVALLO, AL 35115

No: 0290000290054146

MODIFICATION OF MORTGAGE (Continued)

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