



WHEN RECORDED MAIL TO:
Regions Loan Servicing Release
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Montgomery, AL 36103

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MODIFICATION OF MORTGAGE



DOC48000300000030260547000000

THIS MODIFICATION OF MORTGAGE dated April 26, 2005, is made and executed between WILLIAM E DAVIS, whose address is 4960 MOUNTAIN VIEW PKWY, BIRMINGHAM, AL 35244-1960; AN UNMARRIED MAN (referred to below as "Grantor") and REGIONS BANK, whose address is 941 20TH STREET SOUTH, BIRMINGHAM, AL 35205 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 3, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded July 11, 2002, Instrument Number 20030711000440140, Shelby County, Alabama.

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

LOT 19, IN BLOCK 2, ACCORDING TO THE SURVEY OF GROSS ADDITION TO ALTADENA SOUTH, 1ST PHASE OF 1ST SECTOR, AS RECORDED IN MAP BOOK 5, PAGE 122, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED

The Real Property or its address is commonly known as 4960 MOUNTAIN VIEW PKWY, BIRMINGHAM, AL 35244-1960.

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

Note in the principal amount of \$30,000.00, representing new money of \$10,000.00, due May 10, 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 APRIL 26, 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:

WILLIAM E DAVIS

(Seal)

LENDER:

REGIONS BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: Deborah D McCall, Servicing Officer Address: 941 20TH STREET SOUTH City, State, ZIP: BIRMINGHAM, AL 35205

Loan No: 0030000030260547

My commission expires

MODIFICATION OF MORTGAGE (Continued)

d) Page 2

INDIVIDUAL ACKNOWLEDGMENT 20050606000273680 2/2 \$29.00 Shelby Cnty Judge of Probate, AL 06/06/2005 02:07:24PM FILED/CERT) SS I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that WILLIAM E DAVIS, AN UNMARRIED MAN, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date. Given under my hand and official seal this MY COMMISSION EXPIRES DECEMBER 5, 2006 My commission expires LENDER ACKNOWLEDGMENT SS COUNTY OF _____ I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Debie Robinson of 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 264 IVIY COMMISSION EXPIRES DECEIVIBER 3, 2006