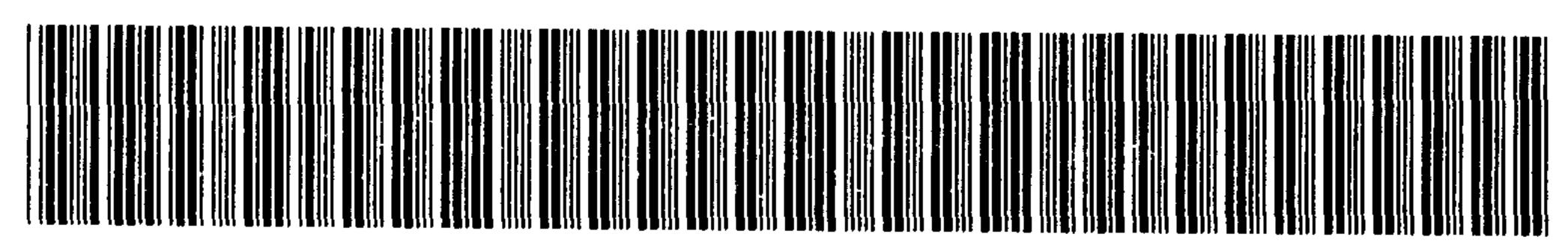


WHEN RECORDED MAIL TO:
Regions Loan Servicing Release
P O Box 4897
Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REGIONS & SM BANK

MODIFICATION OF MORTGAGE



DOC48000300000030003190000000

1-11/AT ball 10,642,52

THIS MODIFICATION OF MORTGAGE dated April 11, 2005, is made and executed between JUANITA B RAYBURN, whose address is 1426 AMBERLY WOODS CV, HELENA, AL 35080-3817; AN UNMARRIED WOMAN (referred to below as "Grantor") and REGIONS BANK, whose address is 2660 10TH AVE SOUTH- SUITE 103, BIRMINGHAM, AL 35205 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 1, 2000 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Original filed on 04/17/2000 in the probate office in instrument number 2000-07238.

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

Lot 5, according to the survey of Amberley Woods, 3rd Sector, Phase I, as recorded in map book 20, page 88, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama

The Real Property or its address is commonly known as 1426 AMBERLY WOODS CV, HELENA, AL 35080-3817.

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

This now secures a note dated 04/11/2005. Extend maturity date to 04/11/2015.

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 APRIL 11, 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:

LENDER:

REGIONS BANK

This Modification of Mortgage prepared by:

Name: Eunice C Woods

Address: 2660 10TH AVE SOUTH- SUITE 103 City, State, ZIP: BIRMINGHAM, AL 35205

My commission expires

MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT 20050617000299400 2/2 \$30.05 Shelby Cnty Judge of Probate, AL 06/17/2005 10:13:41AM FILED/CERT STATE OF Alabaria) SS I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JUANITA B RAYBURN, AN UNMARRIED WOMAN. 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 day of Notary Rublic 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 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

LASER PRO Lending, Ver. 5.25.20.303 Copr. Harland Financial Solutions, Inc. 1997, 2005. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-29561 PR-CL05