20050830000447910 1/3 \$32.00 Shelby Cnty Judge of Probate, AL 08/30/2005 12:39:11PM FILED/CERT

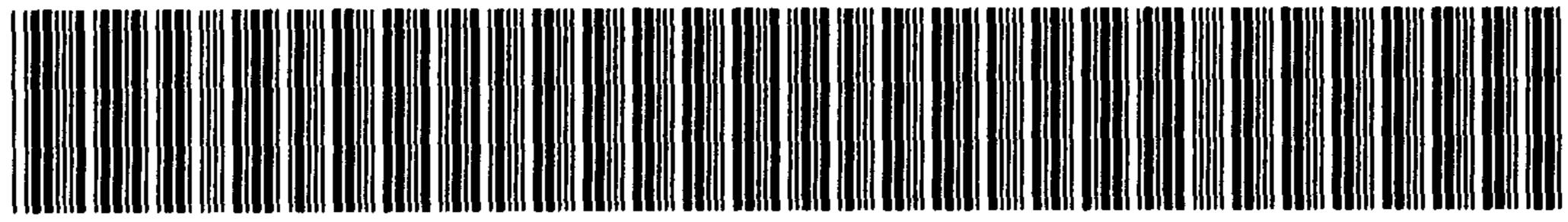
WHEN RECORDED MAIL TO:

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



DOC48002900000290054483000000

THIS MODIFICATION OF MORTGAGE dated August 1, 2005, is made and executed between ALVIN N BIRD, whose address is 301 E COLLEGE ST, COLUMBIANA, AL 35051-9324 and BETTY D BIRD, whose address is 301 E COLLEGE ST, COLUMBIANA, AL 35051-9324; 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 January 26, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded 02-15-05 in Instrument Number 0215000073880.

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

See ATTACHED 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 301 E COLLEGE ST, COLUMBIANA, AL 35051-9324.

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

Increase loan amount 65,000.00 to 75,000.00.

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 AUGUST 1, 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:

ALVIN N BIRD

BETTY D BIRD

LENDER:

REGIONS BANK

Breuda Bughust

This Modification of Mortgage prepared by:

Name: MELINDA S WALKER Address: P.O. BOX 946

City, State, ZIP: COLUMBIANA, AL 35051

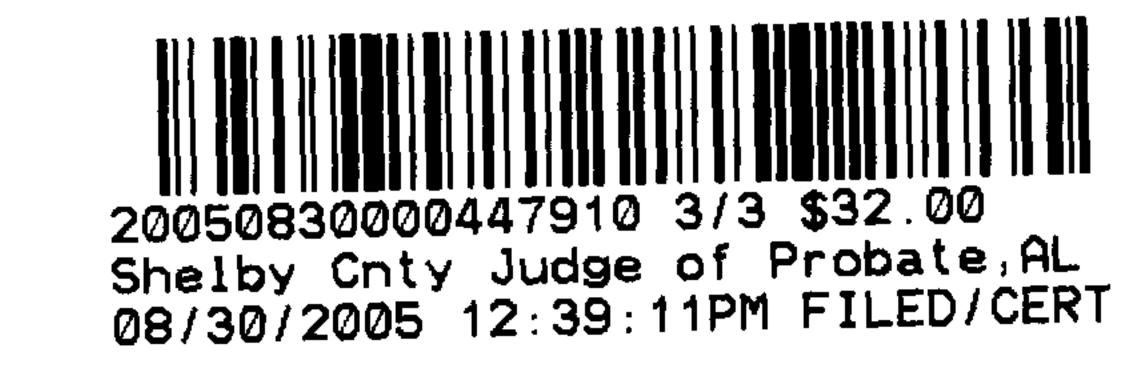
Loan No: 02900000290054483

MODIFICATION OF MORTGAGE (Continued)

Page 2

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COUNTY OF 11 10 MILLI	}	
I, the undersigned authority, a Notary Public in and for said HUSBAND AND WIFE, whose names are signed to the foregoing		
that, being informed of the contents of said Modification, they e	-	
Given under my hand and official seal this	day of	7.20/05/1
	OR	amona Kina Kina Ki
		Notary Public
My commission expires (1-3-2008)		
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Logout

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Order Legal Descriptions

Full Legal Description:

BEGIN AT THE INTERSECTION OF THE EAST LINE OF CATHERINE STREET WITH THE SOUTH LINE OF EAST COLLEGE STREET AND RUN IN A SOUTHERLY DIRECTION ALONG THE EAST LINE OF CATHERINE STREET 235 FEET TO A POINT; THENCE TURN AN ANGLE OF 100 DEG. 10 MIN. TO THE LEFT AND RUN IN AN EASTERLY DIRECTION ALONG A HEDGE ROW 102.5 FEET TO A POINT; THENCE TURN AN ANGLE OF 104 DEG. 46 MIN. TO THE LEFT AND RUN IN A NORTHERLY DIRECTION ALONG AN EXISTING FENCE AND ROCK WALL 238.8 FEET TO THE SOUTH LINE OF EAST COLLEGE STREET; THENCE TURN AN ANGLE OF 98 DEG. 49 MIN. TO THE LEFT AND RUN IN A WESTERLY DIRECTION ALONG THE SOUTH LINE OF EAST COLLEGE 75.8 FEET TO THE POINT OF BEGINNING. BEING THE SAME PROPERTY CONVEYED TO ALVIN N. BIRD JR. AND BETTY D. BIRD JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM ALVIN N. BIRD, JR. AND WIFE, BETTY D. BIRD RECORDED 05/11/1999 IN DEED BOOK 1999 PAGE 19593, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA. TAX ID# 21-7-25-2-003-016.000

Brief Legal Description:

No brief legal description associated with this order.