

WHEN RECORDED MAIL TO:

Regions Loan Servicing Release P O Box 4897 Montgomery, AL 36103

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MODIFICATION OF MORTGAGE



DOC48002900000290054669000000

THIS MODIFICATION OF MORTGAGE dated November 15, 2005, is made and executed between MICHAEL BRANDON SYKES, whose address is 181 RIVER DR, WILSONVILLE, AL 35186-0000 and KRISTEN NICOLE SYKES, whose address is 181 RIVER DRIVE, WILSONVILLE, AL 35186; 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 October 24, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Not yet Recorded.

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

See ATTACHED EXHIBIT, 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 181 RIVER DR, WILSONVILLE, AL 35186-0000.

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

Note in the Principal amount of \$40,000.00, Representing New money of \$12,000.00.

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 NOVEMBER 15, 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:

K (Chael Brandon Syles) (Sea

X NUMBER NICOLE SYKES (Seal)

LENDER:

REGIONS BANK

(Seal)

This Modification of Mortgage prepared by:

Name: BILLY R JONES Address: P.O. BOX 946

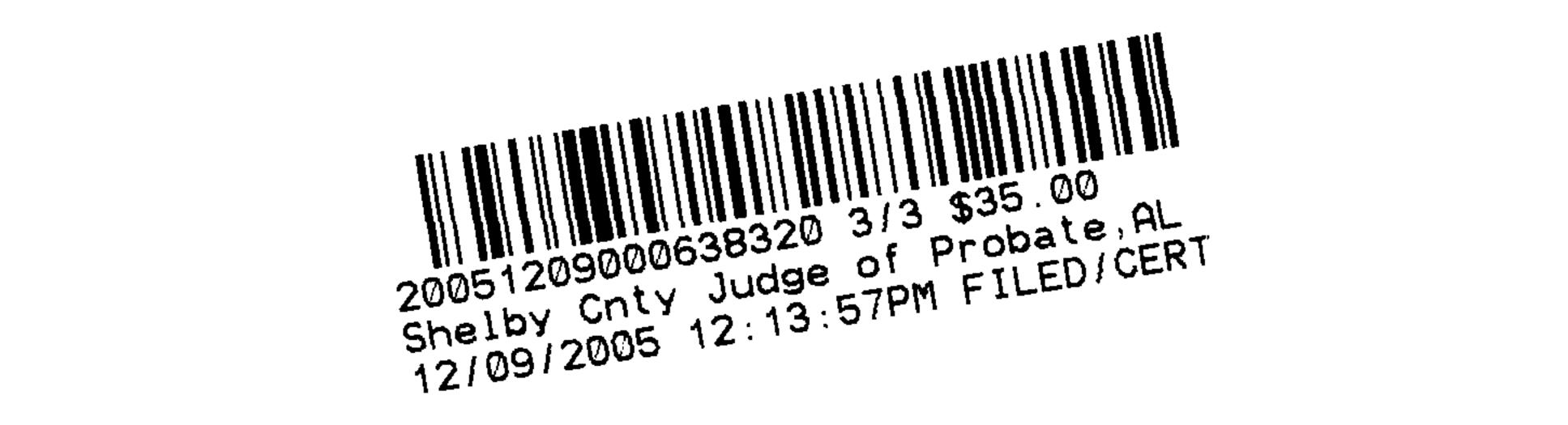
City, State, ZIP: COLUMBIANA, AL 35051

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MODIFICATION OF MORTGAGE (Continued)

INDIV	IDUAL ACKNOWLED)GMENT
STATE OF Malana		20051209000638320 2/3 \$35.00
COUNTY OF Melley) SS)	Shelby Cnty Judge of Probate,AL 12/09/2005 12:13:57PM FILED/CERT
NICOLE SYKES, HUSBAND AND WIFE, whose names	are signed to the foregoing inst	eby certify that MICHAEL BRANDON SYKES and KRISTEN trument, and who are known to me, acknowledged before the same yoluntarily on the day the same bears date.
Given under my hand and official seal this	5 HC day of	100 , 2005. Un Of Swall Notary Public
My commission expires		
	NDER ACKNOWLEDG	MENT
STATE OF Clabura		
) SS	
COUNTY OF Stelley		
I, the undersigned authority, a Notary Public in and for	a corporation, is signed to	the foregoing Modification and who is known to me,
acknowledged before me on this day that, being inform full authority, executed the same voluntarily for and as	ned of the contents of said Mod	dification of Mortgage, he or she, as such officer and with
full authority, executed the same voluntarily for and as Given under my hand and official seal this	500 day of	32) . 20 CS.
		Clivelo Stall Notary Public
My commission expires		

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Order Legal Descriptions

Full Legal Description:

LOT 17 AND 18, IN BLOCK B, ACCORDING OT THE MAP OF THE RIVERVIEW SUBDIVISION, AS RECORDED IN MAP BOOK 4, PAGE 63, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. BEING THE SAME PROPERTY CONVEYED TO MICHAEL BRANDON SYKES BY DEED FROM KENNETH F. BAGINSKI, A MARRIED MAN RECORDED 04/07/2004 IN DEED BOOK 2004 PAGE 387760, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA. TAX ID# 19-4-18-0-001-014.005

Brief Legal Description:

No brief legal description associated with this order.