

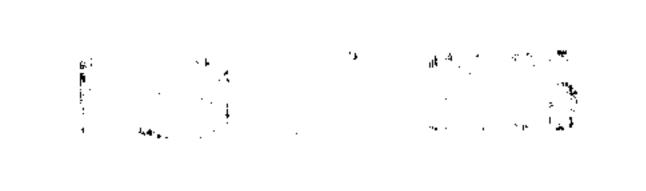
WHEN RECORDED MAIL TO:

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

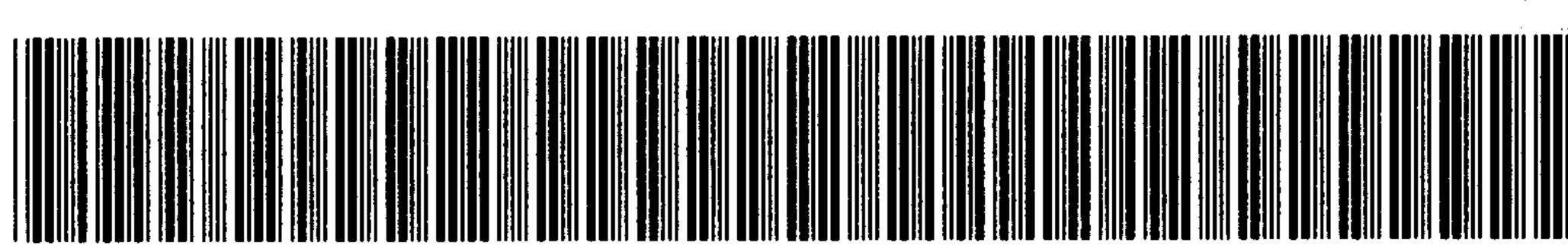
SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



(Seal)



DOC48000300000030296393000000

THIS MODIFICATION OF MORTGAGE dated January 27, 2006, is made and executed between LAURIE SUE INGRAM, whose address is 143 OLD BROOK PLACE, BIRMINGHAM, AL 35242-2655 and JAMES D INGRAM, whose address is 143 OLD BROOK PLACE, BIRMINGHAM, AL 35242-2655; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 417 NORTH 20TH STREET, BIRMINGHAM, AL 35203 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 13, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded 02-20-2004 in Instrument Num 2004022000088790, Shelby County, AL.

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 143 OLD BROOK PLACE, BIRMINGHAM, AL 35242-2655.

Note in the Principal Amount of \$50,000.00, representing new money of \$13,000.00.

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

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 JANUARY 27, 2006.

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 D INGRAM

GRANTOR:

LAURIE SUE INGRAM

TIE INGRAM (Seal)

LENDER:

REGIONS BANK

X Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: DALE A SWANSON

Address: 417 NORTH 20TH STREET City, State, ZIP: BIRMINGHAM, AL 35203

MODIFICATION OF MORTGAGE (Continued)

	INDIVIDUAL ACKNOWLEDGMENT	
STATE OF HUDAING		20060309000111270 2/3 \$36.50
) SS	Shelby Cnty Judge of Probate,AL 03/09/2006 11:50:14AM FILED/CERT
COUNTY OF OCTOBER 1)	
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that LAURIE SUE INGRAM and JAMES D INGRAM, HUSBAND AND WIFE, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification, they executed the same voluntarily on the day the same bears date. Given under my hand and official seal this day of		
MY COMMISSION EXPIRES SEPTEMBER 7, 2009 My commission expires		
LENDER ACKNOWLEDGMENT		
STATE OF Clabana		
) SS	
COUNTY OF	,	
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that		
My commission expires		

LASER PRO Lending, Ver. 5.27.00.005 Copr. Harland Financial Solutions, Inc. 1997, 2006. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-197925 PR-CL06

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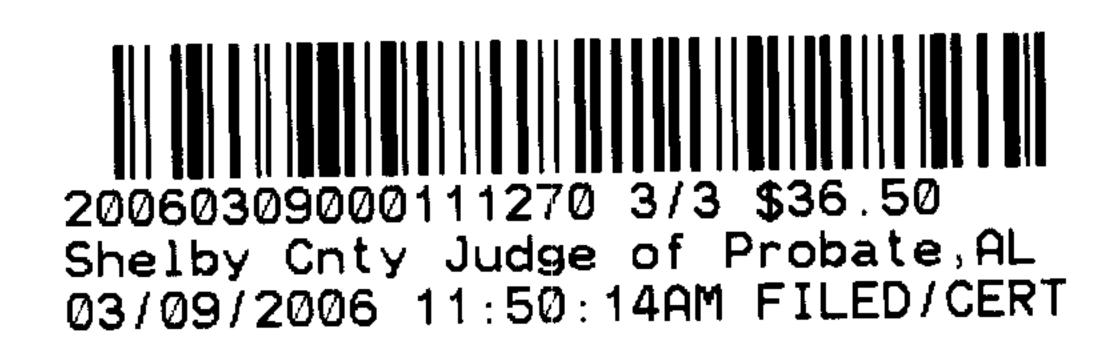


Exhibit A

Lot 10, according to the Survey of Old Brook Place, as recorded in Map Book 19, Page 41 in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.