

Prepared by and
return to:
First Financial Bank
Loan Servicing Division
P.O. Box 766
El Dorado, AR 71730

MORTGAGE MODIFICATION

Loan No.: FFB32051234/USB 4800158600

MIN 1000226-0032051234-5

KNOW ALL PERSONS BY THESE PRESENTS THAT:

1. The undersigned Borrower (CHARLES DONAGHE MARY DONAGHE), as Mortgagor, executed a mortgage document ("Mortgage") in favor of Mortgage Electronic Registration Systems, Inc. or a predecessor in title and interest ("MERS"), as Mortgagee, recorded as follows:

STATE:ALABAMA

COUNTY:SHELBY

RECORDING DATE:05/15/2003

RECORDING DATA:DOC# 20030515000302830

2. The Mortgage contained errors or omissions as to which Borrower and MERS agree that the correct data is as set forth in the attached Exhibit A.

3. For a good and valuable consideration, the Mortgage is hereby amended to reflect the correct data, effective as of the recording date above, but the Mortgage otherwise remains in full force and effect, as originally recorded, including all Riders thereto.

DONE this 2nd day of March, 2006

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

By: [Signature]

Title: Secretary

BORROWER:

[Signature]
CHARLES DONAGHE

[Signature]
MARY DONAGHE

STATE OF Arkansas)
COUNTY OF Union) ss:

ACKNOWLEDGMENT

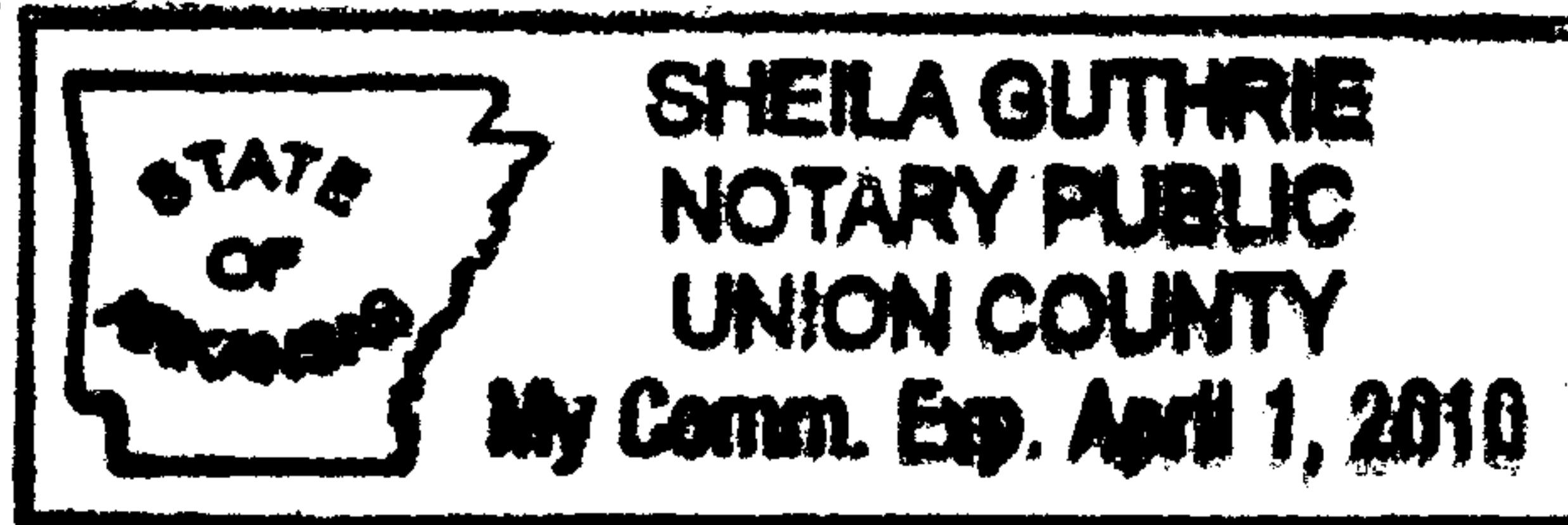
On this day personally appeared before the undersigned, a Notary Public within and for the County and State aforesaid, duly qualified, commissioned and acting, the within named Jerry Bullard to me personally well known, who stated that he was a Secretary of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, a Delaware corporation, and stated and acknowledged that he was duly authorized in that capacity to execute the foregoing instrument for and in the name and behalf of said limited liability company and further stated and acknowledged that he had so signed, executed and delivered said foregoing instrument for the consideration and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this 2nd day of March, 2006

[Signature]
Notary Public

My commission expires:

4-1-2010
(S E A L)



STATE OF Alabama)

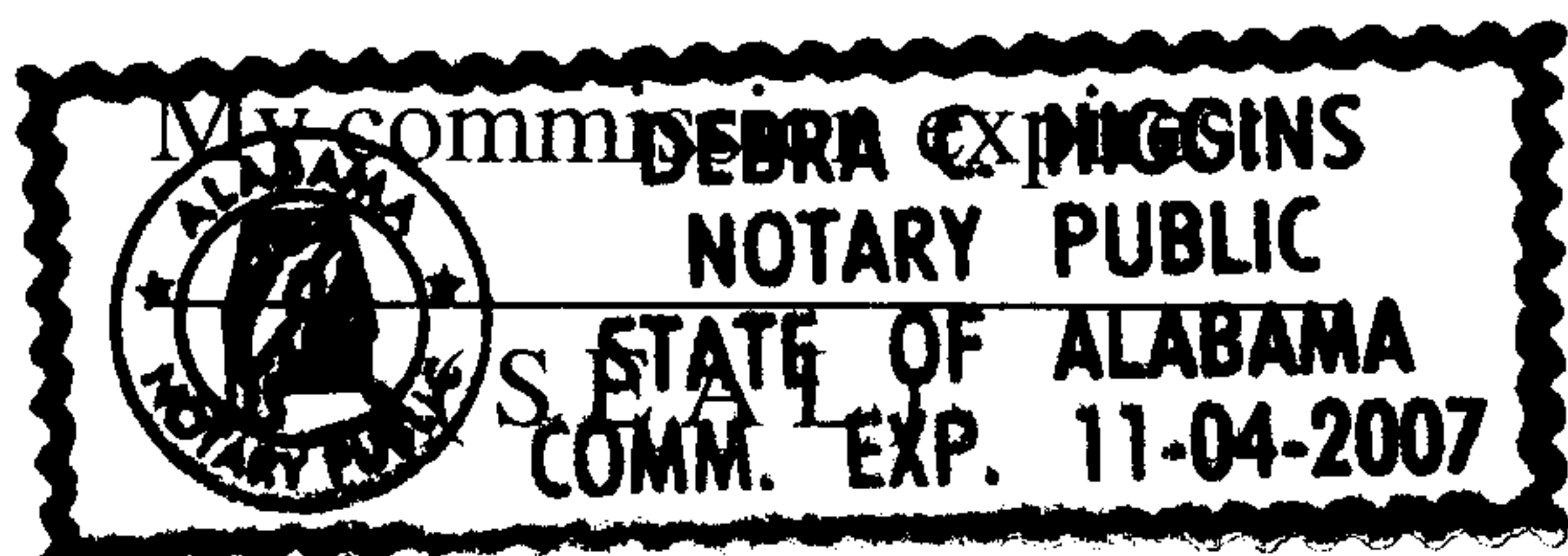
COUNTY OF Shelby) ss:

ACKNOWLEDGMENT

On this the 14th day of February, 2006, before me, a Notary Public, personally appeared Charles Donaghe and Mary Donaghe, husband and wife, to me personally well known, and stated that they executed the foregoing document for the purposes and consideration mentioned therein.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Debra C Higgins
Notary Public



20060414000175290 3/4 \$21.00
Shelby Cnty Judge of Probate, AL
04/14/2006 01:43:50PM FILED/CERT

20060414000175290 4/4 \$21.00
Shelby Cnty Judge of Probate, AL
04/14/2006 01:43:50PM FILED/CERT

EXHIBIT A TO

MORTGAGE MODIFICATION

LOAN #32051234
USB # 4800158600

MIN 1000226-0032051234-5

____ 1. Incorrect or missing PROPERTY ADDRESS:

CORRECT ADDRESS: _____

____ 2. Incorrect or missing name of MORTGAGOR or MORTGAGEE (circle one):

CORRECT NAME:

X ____ 3. Incorrect or missing EXECUTION DATE; FIRST PAYMENT DATE; NOTE
DATE; CLOSING DATE; or MATURITY DATE

CORRECT DATE: 5/7/03 - SECTION A PAGE 1 DATE MISSING

____ 4. Incorrect or Missing Rider(s):

CORRECT RIDER(S) ATTACHED AS FOLLOWS:

____ 5. Other:

CORRECT DATA: