

**WHEN RECORDED MAIL TO:**

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

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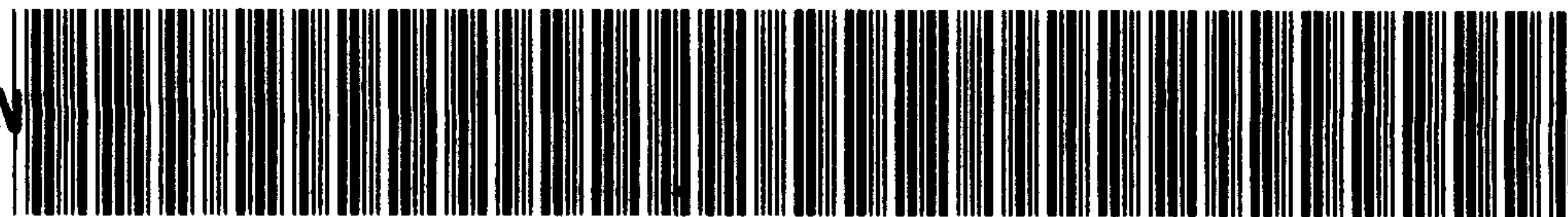


**RECEIVED**

**MAY 03 2006**

**MODIFICATION OF MORTGAGE**

**REAL ESTATE PERFECTION**



\*DOC48002900293000324072000000\*

**THIS MODIFICATION OF MORTGAGE** dated August 9, 2005, is made and executed between **JONATHAN M PARKER**, whose address is 840 HIGHWAY 54, MONTEVALLO, AL 35115-7268 and **KELLY PARKER**, whose address is 840 HIGHWAY 54, MONTEVALLO, AL 35115-7268; **HUSBAND AND WIFE** (referred to below as "Grantor") and **REGIONS BANK**, whose address is 910 N. MAIN STREET, MONTEVALLO, AL 35115 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated May 31, 2000 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

**Recording 6 9 2000, Instrumnet #200019366, Shelby, Alabama.**

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

See 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 840 HIGHWAY 54, MONTEVALLO, AL 35115-7268.

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

**NO New Money.**

**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 endorers 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 9, 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:**

X (Seal)  
JONATHAN M PARKER

X (Seal)  
KELLY PARKER



MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 02900293000324072

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LENDER:

REGIONS BANK

X *Kenn Jones* (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

Name: KENNETH W JONES  
Address: 910 N. MAIN STREET  
City, State, ZIP: MONTEVALLO, AL 35115

INDIVIDUAL ACKNOWLEDGMENT

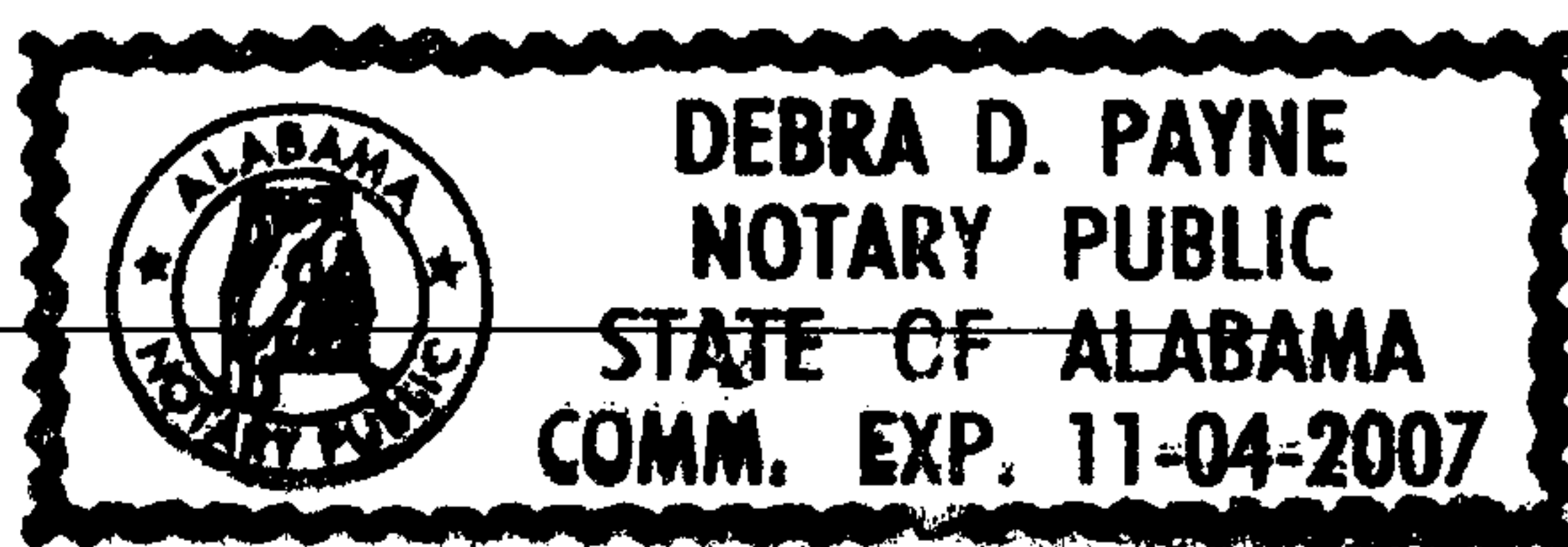
STATE OF Alabama )  
 ) SS  
COUNTY OF Shelby )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **JONATHAN M PARKER and KELLY PARKER, 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 9th day of August, 2005.

*Debra D Payne*  
Notary Public

My commission expires



LENDER ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF Elmore )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Regions Bank 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 9th day of August, 2005.

*Brenda J. Bughner*  
Notary Public

My commission expires

3-24-07



SCHEDULE "A"

COMMENCE AT THE NORTHWEST CORNER OF THE SW- 1/4 OF THE SE- 1/4 OF SECTION 3, TOWNSHIP 22 SOUTH, RANGE 4 WEST, SHELBY COUNTY, ALABAMA AND RUN THENCE SOUTHERLY ALONG THE WEST LINE OF SAID QUARTER-QUARTER A DISTANCE OF 785.34 FEET TO A POINT; THENCE TURN 108 DEGREES 27' 07" LEFT AND RUN NORTHEASTERLY ALONG AN EXISTING FENCE LINE 315.65 FEET TO A STEEL PIN CORNER MARKING THE SOUTHWEST CORNER OF LOT 4 OF SAID FALLING ROCK PHASE TWO, SUBDIVISION AND THE POINT OF BEGINNING OF THE PROPERTY, LOTS 4 AND 5, BEING DESCRIBED; THENCE TURN 40 DEGREES 55' 47" LEFT AND RUN NORTH 30 DEGREES 36' 51" EAST A DISTANCE OF 230.00 FEET TO A STEEL PIN CORNER; THENCE RUN SOUTH 59 DEGREES 23' 09" EAST 164.89 FEET TO A STEEL PIN CORNER ON THE WEST MARGIN OF SHELBY COUNTY HIGHWAY NO.54 IN A CURVE TO THE LEFT HAVING A RADIUS OF 663.98 FEET; THENCE RUN SOUTHWESTERLY ALONG THE ARC OF SAID CURVE AN ARC DISTANCE OF 232.13 FEET TO A STEEL PIN CORNER; THENCE RUN NORTH 61 DEGREES 49' 29" WEST A DISTANCE OF 208.21 FEET TO THE POINT OF BEGINNING.

PARCEL II:

COMMENCE AT THE NORTHWEST CORNER OF THE SW- 1/4 AND THE SE-1/4 OF SECTION 3, TOWNSHIP 22 SOUTH, RANGE 4 WEST, SHELBY COUNTY, ALABAMA AND RUN THENCE SOUTHERLY ALONG THE WEST LINE OF SAID QUARTER-QUARTER A DISTANCE OF 240.94 FEET TO A STEEL PIN CORNER AND THE POINT OF BEGINNING OF THE PROPERTY BEING DESCRIBED; THENCE CONTINUE SOUTHERLY ALONG AN EXISTING FENCE LINE 544.40 FEET TO A STEEL PIN CORNER; THENCE TURN 108 DEGREES 27' 07" LEFT AND RUN NORTHEASTERLY ALONG AN EXISTING FENCE LINE 315.65 FEET TO A STEEL PIN CORNER MARKING THE SOUTHWEST CORNER OF LOT 4 OF SAID FALLING ROCK, PHASE TWO, SUBDIVISION; THENCE TURN 40 DEGREES 55' 47" LEFT AND RUN NORTH 30 DEGREES 36' 51" EAST A DISTANCE OF 230.00 FEET TO A STEEL PIN CORNER MARKING THE NORTHWEST CORNER OF LOT 5, FALLING ROCK, PHASE TWO, SUBDIVISION; THENCE TURN 90 DEGREES 00' 00" LEFT AND RUN NORTHWESTERLY 438.99 FEET TO THE POINT OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO JOHNATHAN M. PARKER AND KELLY PARKER, HUSBAND AND WIFE BY DEED FROM JOHNATHAN M. PARKER, A NOW MARRIED MAN RECORDED 11/14/2005 IN DEED BOOK 2005 PAGE 59517, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

TAX ID# 26-2-03-0-000-005.006,.011,.007