

WHEN RECORDED MAIL TO:

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

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REGIONS & BANK

"unpa, d' balance #198,000.00"

MODIFICATION OF MORTGAGE

RECEIVED

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THIS MODIFICATION OF MORTGAGE dated April 5, 2006, is made and executed between JESS WILLARD RAWLS JR, whose address is 8 PINEHURST GRN, 5hoa | Creek, AL 35242-5931 and KAY FLORI RAWLS, whose address is 8 PINEHURST GRN, SHOAL CREEK, AL 35242-5931; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 2964 PELHAM PARKWAY, PELHAM, AL 35124 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 4, 2001 (the "Mortgage") which has been recorded in Jefferson County, State of Alabama, as follows:

RECORDED 05/11/2001 INSTRUMENT NUM: 2001-19194IN JEFFERSON COUNTY, AL.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Jefferson 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 8 PINEHURST GREEN, BIRMINGHAM, AL 35242.

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

NOTE IN THE PRINCIPAL AMOUNT OF \$198,000.00, REPRESENTING NEW MONEY OF \$25,000.00, DUE 04/04/2016.

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 APRIL 5, 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.

GRANTOR:

(Seal) WILLARD RAWLS JR

KAY FLOR RAWLS

LENDER:

REGIONS BANK

(Seal)

This Modification of Mortgage prepared by:

Name: DEBORAH L SEYBOLD Address: 2964 PELHAM PARKWAY City, State, ZIP: PELHAM, AL 35124

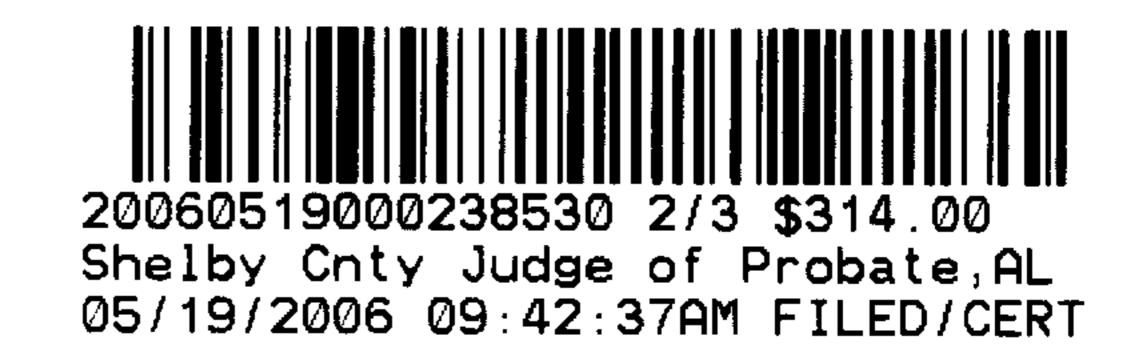
MODIFICATION OF MORTGAGE

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INDIVIDUA	L ACKNOWLEDGMENT BAILEY
STATE OF COUNTY OF SHELDY	CRYSTAL NOTARY PUBLIC NOTARY PUBLIC STATE OF ALABAMA COMM. EXP. 11-22-2007
RAWLS, HUSBAND AND WIFE, whose names are signed to the this day that, being informed of the contents of said Modification	ounty in said state, hereby certify that JESS WILLARD RAWLS JR and KAY FLORI he foregoing instrument, and who are known to me, acknowledged before me on on 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 $1 - 22 - 09$	Notary Public
	ACKNOWLEDGMENT
STATE OF ALDAMA) KATIE LETT, NOTARY PUBLIC
STATE OF ALDAMA COUNTY OF Shelby I, the undersigned authority, a Notary Public in and for said county.) SS ALABAMA STATE AT LARGE) SO MAY COMMISSION EXPIRES APRIL 3, 2010 unty in said state, hereby certify that
country of Shelby the undersigned authority, a Notary Public in and for said country a correction of the country of the count	CATIE LETT, NOTARY PUBLIC ALABAMA STATE AT LARGE NOT COMMISSION EXPIRES APRIL 3, 2010 unty in said state, hereby certify that proporation, is signed to the foregoing Modification and who is known to me,
country of Shelby I, the undersigned authority, a Notary Public in and for said country a correction.	CATIE LETT, NOTARY PUBLIC ALABAMA STATE AT LARGE NOT COMMISSION EXPIRES APRIL 3, 2010 unty in said state, hereby certify that proporation, is signed to the foregoing Modification and who is known to me,

LASER PRO Lending, Ver. 5.30.00.004 Copr. Harland Financial Solutions, Inc. 1997, 2006. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-237552 PR-CL22



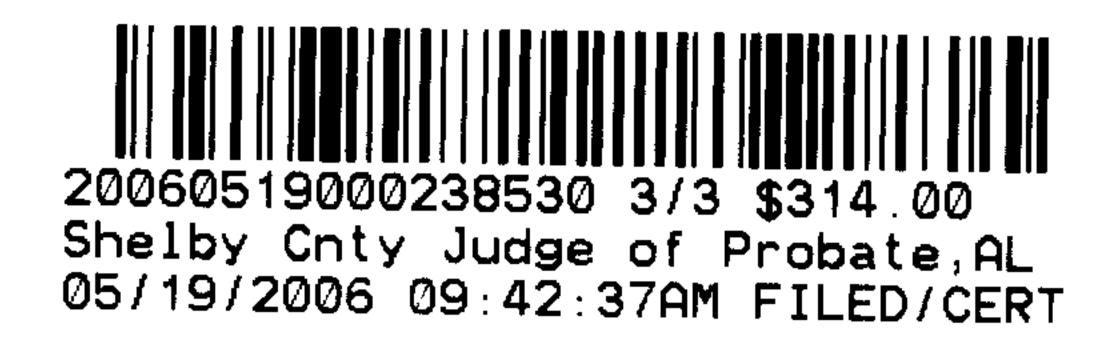


EXHIBIT A

Lot 37-A, According to a Resurvey of Lots 29, 30, 31, 36 and 37 of Shoal Creek, As Recorded in Map Book 25, Page 64, In the Probate of Office of Shelby County, Alabama.