WHEN RECORDED MAIL TO:

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

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THIS MODIFICATION OF MORTGAGE dated April 21, 2006, is made and executed between MORRIS WADE RICHARDSON, whose address is 5671 CAHABA VALLEY RD, BIRMINGHAM, AL 35242-4903 and SHELLIE J RICHARDSON, whose address is 5671 CAHABA VALLEY RD, BIRMINGHAM, AL 35242; 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 November 9, 2005 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded December 12, 2005, Instrument Number #20051212000640790, Shelby County, 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 5671 CAHABA VALLEY RD, BIRMINGHAM, AL 35242.

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

Modification is made to add New Money of \$130,000.00. Terms are not being extended.

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 21, 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:

MORRIS WADE RICHARDSON

SHELLIE J RICHARDSON

/Coall

LENDER:

REGIONS, BANK

Authorized Signet

___(Sea

This Modification of Mortgage prepared by:

Name: Stacy L Roper

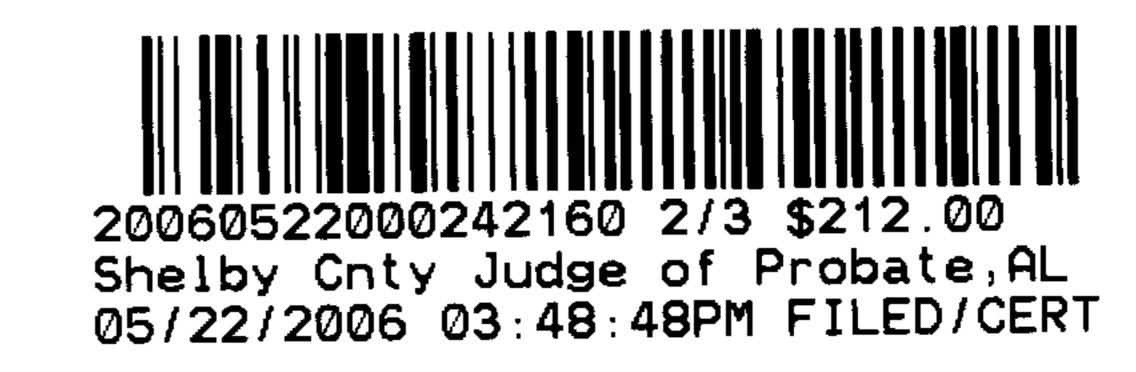
Address: 417 NORTH 20TH STREET City, State, ZIP: BIRMINGHAM, AL 35203

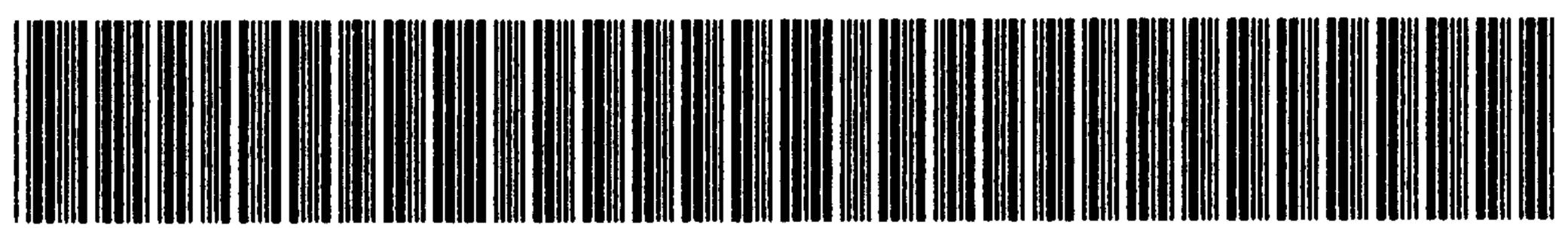
MODIFICATION OF MORTGAGE (Continued)

Loan No: 00300000030261908

INDIVIDUAL ACKNOWLEDGMENT				
STATE OF A/qbama				
COUNTY OF Jefferson) SS)			
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that MORRIS WADE RICHARDSON and SHELLIE J RICHARDSON, 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.				
	day of April 2006. Chail Evene Farmett-Hale			
Mr. Commission Expires July 22, 2008				
My commission expires				
LENDER ACKNOWLEDGMENT				
STATE OF Alabama				
) SS			
COUNTY OF A DHA TODAY				
L. the undersigned authority a Notary Public in and for said county in	M. Pomisipal			
I, the undersigned authority, a Notary Public in and for said county in a corpora acknowledged before me on this day that, being informed of the co	said state, hereby certify that tion, is signed to the foregoing Modification and who is known to me, natents of said Modification of Mortgage, he or she, as such officer and with			
I, the undersigned authority, a Notary Public in and for said county in a corpora acknowledged before me on this day that, being informed of the cofull authority, executed the same voluntarily for and see the act of said	said state, hereby certify that tion, is signed to the foregoing Modification and who is known to me, natents of said Modification of Mortgage, he or she, as such officer and with			
I, the undersigned authority, a Notary Public in and for said county in a corpora acknowledged before me on this day that, being informed of the cofull authority, executed the same voluntarily for and as the act of said	said state, hereby certify that tion, is signed to the foregoing Modification and who is known to me, natents of said Modification of Mortgage, he or she, as such officer and with d corporation. day of			
I, the undersigned authority, a Notary Public in and for said county in a corpora acknowledged before me on this day that, being informed of the cofull authority, executed the same voluntarily for and as the act of said	said state, hereby certify that tion, is signed to the foregoing Modification and who is known to me, natents of said Modification of Mortgage, he or she, as such officer and with d corporation.			
I, the undersigned authority, a Notary Public in and for said county in a corpora acknowledged before me on this day that, being informed of the cofull authority, executed the same voluntarily for and as the act of said	said state, hereby certify that tion, is signed to the foregoing Modification and who is known to me, intents of said Modification of Mortgage, he or she, as such officer and with d corporation. day of			

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-247895 PR-CL06





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EXHIBIT A

	Maturity Loan No	mintes
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References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.

Any item above containing "***" has been omitted due to text length limitations.

Borrower:

MORRIS WADE RICHARDSON (SSN:

418-84-8581)

5671 CAHABA VALLEY RD BIRMINGHAM, AL 35242-4903 Lender:

REGIONS BANK PRIVATE BANKING

417 NORTH 20TH STREET BIRMINGHAM, AL 35203



20060522000242160 3/3 \$212.00 Shelby Cnty Judge of Probate, AL 05/22/2006 03:48:48PM FILED/CERT

SCHEDULE "A"

COMMENCE AT THE NORTHWEST CORNER OF SECTION 24, TOWNSHIP 19 SOUTH, RANGE 2 WEST, AND RUN SOUTH ALONG SECTION LINE 580.62 FEET TO THE SOUTHERLY RIGHT OF WAY OF SHELBY CO. HIGHWAY 119 AND THE POINT OF BEGINNING; THENCE 37°24'05" RIGHT TO THE TANGENT OF A CURVE TO THE RIGHT WITH A RADIUS OF 3790.00 FEET, A CENTRAL ANGLE OF 4°28:19" AND RUN SOUTHWESTERLY ALONG SAID RIGHT OF WAY 295.81 FEET; THENCE 155°33'20" LEFT FROM TANGENT AND RUN NORTHEASTERLY 252.78 FEET; THENCE 5°50'56" RIGHT AND RUN 150.00 FEET; THENCE 7°14'00" LEFT AND RUN 130.00 FEET; THENCE 5C08'00" LEFT AND RUN 130.00 FEET; THENCE 12°38'00" LEFT AND RUN 84.00 FEET; THENCE 17°14'00" LEFT AND CONTINUE NORTHEASTERLY 250.00 FEET; THENCE 24°37'35" LEFT AND RUN 118.12 FEET; THENCE 8°11'25" LEFT AND RUN NORTHERLY 489.04 FEET TO THE SOUTHERLY RIGHT OF WAY OF SAID HIGHWAY 119; THENCE 143°14'35" LEFT TO THE TANGENT OF A CURVE TO THE LEFT WITH A RADIUS OF 4527.50 FEET; A CENTRAL ANGLE OF 2°43'09" AND RUN SOUTHWESTERLY ALONG SAID RIGHT OF WAY 214.87 FRET; THENCE CONTINUE TANGENT ALONG SAID RIGHT OF WAY 464.52 FEET TO A CURVE TO THE RIGHT WITH A RADIUS OF 3790.00 FEET AND A CENTRAL ANGLE OF 6°14'49"; THENCE CONTINUE ALONG SAID CURVE AND RIGHT OF WAY 413.23 FEET TO THE POINT OF BEGINNING.

BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SUBJECT TO:

- 1. AD VALOREM TAXES FOR THE YEAR 1996 AND SUBSEQUENT YEARS NOT YET DUE AND PAYABLE.
- 2. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INSTRUMENT RECORDED IN DEED BOOK 139, PAGE 128 AND DEED BOOK 134, PAGE 545, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

BEING THE SAME PROPERTY CONVEYED TO MORRIS WADE RICHARDSON SHELLIE J. RICHARDSON HUSBAND AND WIFE JOINT TENANTS WITH THE RIGHTS OF SURVIVORSHIP BY DEED FROM SUSAN SORRELL RICHARDSON (ALSO KNOWN AS SUSAN D. WEBSTER) MARRIED SALLY SORRELL CHEW (ALSO KNOWN AS SALLY SUMMERALL) MARRIED RECORDED 03/07/1996 IN DEED BOOK 1996 PAGE 07532, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

TAX ID# 106240000002000