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MODIFICATION OF MORTGAGE

REAL ESTATE PERFECTION



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THIS MODIFICATION OF MORTGAGE dated July 11, 2006, is made and executed between BARTON SMITH WOOD, whose address is 205 LEGACY PARC CIR, PELHAM, AL 35124-4344 and JULIE W. WOOD, whose address is 205 LEGACY PARC CIR, PELHAM, AL 351244344; 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 October 12, 2005 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded November 9, 2005, instrument #20051109000585340, Shelby County, Alabama.

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

Lot 7, according to the survey of Legacy Parc, as recorded in Map Book 27, PAge 9, in the Probate Office of Shelby County, Alabama.

Being the same property conveyed to Barton Smith Wood and Julie Wood Joint Tenants with the Rights of Surviviorship by Deed from Stephen M. Stamba and wife, Meredith Stamba recorded May 8, 2003 in Deed Book 2003, Page 284730, in the Probate Judge's Office for Shelby County, Alabama

The Real Property or its address is commonly known as 205 LEGACY PARC CIRCLE, PELHAM, AL 35214.

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

Modification is made to add new money and extend terms on \$125,000.00.

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 JULY 11, 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) ON SMITH WOOD

(Seal) WOOD

LENDER:

REGIONS BANK

Authorized Signer

(Seal)

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)

INDIVIDUAL ACKNOWLEDGMENT
STATE OF WWW)
COUNTY OF COUNTY
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that BARTON SMITH WOOD and JULIE W. WOOD, 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
My commission expires MY COMMISSION EXPIRES AUGUST 15, 2009
LENDER ACKNOWLEDGMENT
STATE OF WWW) SS
COUNTY OF COUNTY OF COUNTY OF COUNTY OF COUNTY OF
I, the undersigned authority, a Notary Rublic in and for said county in said state, hereby certify that County that 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 day of, 20, 20, 20
Notary Public / Cafor
My commission expires IN COMMISSION EXPIRES AUGUST 15, 2009

LASER PRO Lending, Ver. 5.31.00.004 Copr. Harland Financial Solutions, Inc. 1997, 2006. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-297384 PR-CL23

20060913000454260 2/2 \$201.50 Shelby Cnty Judge of Probate, AL 09/13/2006 12:49:24PM FILED/CERT