WHEN RECORDED MAIL TO:

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

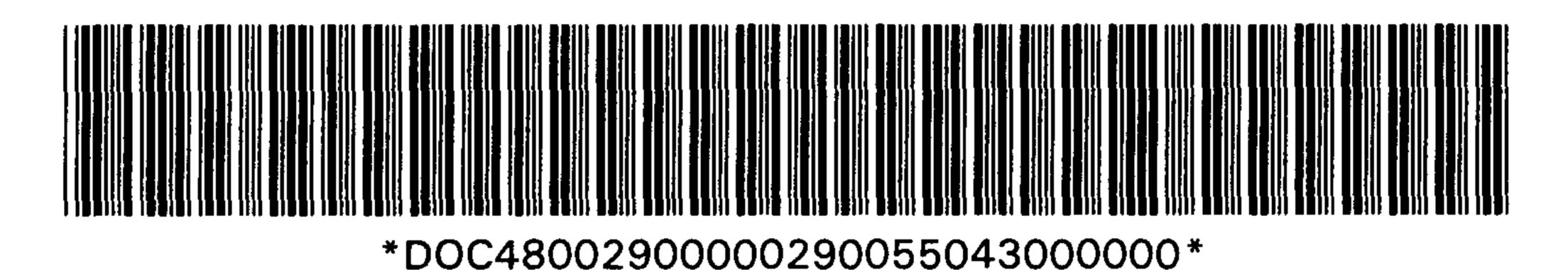


MODIFICATION OF MORTGAGE

RECEIVED

SEP 2 1 2008

REAL ESTATE PERFECTION



THIS MODIFICATION OF MORTGAGE dated August 25, 2006, is made and executed between MICHAEL S KEPLER, whose address is 1909 CHANDAWAY CT, PELHAM, AL 35124-1457 and PAMELA H KEPLER, whose address is 1909 CHANDAWAY CT, PELHAM, AL 35124-1457; 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 November 18, 2004 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded 12-14-2004, Instrument #20011214000682200, Shelby County, AL.

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

See Attached Exhibit, 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 1909 CHANDAWAY CT, PELHAM, AL 35124.

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

Note in the principal amount of \$30,000.00, representing new money of \$10,000.00, due 10-09-2016.

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 AUGUST 25, 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:

PAMELA H KEPLER (Seal)

LENDER:

REGIONS BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: Julie H Jacovides

Address: 2964 PELHAM PARKWAY City, State, ZIP: PELHAM, AL 35124

Given under my hand and official seal this

MY COMMISSION EXPIRES JUNE 29, 2010

My commission expires

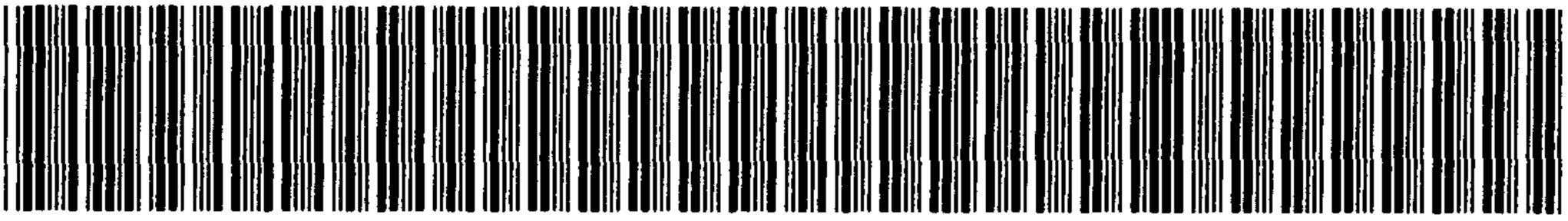
MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT 20061002000487500 2/4 \$65.00 Shelby Cnty Judge of Probate, AL 10/02/2006 03:57:46PM FILED/CERT) SS I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that MICHAEL S KEPLER and PAMELA H KEPLER, 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 day of My commission expirmy COMMISSION EXPIRES JUNE 29, 2010 LENDER ACKNOWLEDGMENT STATE OF SS **COUNTY OF** I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that 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.

LASER PRO Lending, Ver. 5.32.10.003 Copr. Harland Financial Solutions, Inc. 1997, 2006. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-327390 PR-CL22

Notary Bublic



DOC66202900000290055043000000

EXHIBIT "A"

This EXHIBIT "A" is attached to and by this reference is made a part of the Modification of Mortgage, dated August 25, 2006, and executed in connection with a loan or other financial accommodations between REGIONS BANK and MICHAEL S KEPLER and PAMELA H KEPLER.

REMINDER TO LENDER TO ADD LEGAL DESCRIPTION..

THIS EXHIBIT "A" IS EXECUTED ON AUGUST 25, 2006.

X (Seal)

MICHAEL S KEPLER

LENDER:

• 1

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REGIONS BANK

Authorized Signer

PAMELA H KEPLER

(Seal)

(Seal)

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20061002000487500 3/4 \$65.00 Shelby Cnty Judge of Probate, AL 10/02/2006 03:57:46PM FILED/CERT

SCHOULS PAP

LOT 73, ACCORDING TO THE SURVEY OF CHANDALAR SOUTH, SECOND EXCTOR, AS RECORD IN MAP BOOK 6, PAGE 12, IN THE PROBLEM OFFICE OF BREAKY COUNTY, MIABANA.
SUBJECT TO:

- 1. DO VALOUES TAINS DUE MED PAYABLE OCCUBER 1, 1999.
- 2. EMERIT (8); BUILDING LINE; NO PROTECTION AS SHOWN OF RECORDED NO.
- 3. RESTRICTIONS AND COVERNORS APPEARING OF RECORD AT RESC. VOLUME
- 7, PMB 260 MD MIEC. VOLUME 7, PMB 352.
- 4. AMERICAN VITE MARRIED POWER COMPANY NELLITING TO ORDERENCOME LO. RESIDENTIAL DISTRIBUTION SYSTEM AS DECORDED IN MISC. VOLUME LO. DAME 591.
- 5. RIGHT-OF-ULT AS EMODED IN DEED VOLUME 205, PAGE 409.
- 6. NUMBERS AND MINITED PLEASES NOT CHOSED BY GRANJONS, IT MALES THE INTENSICE OF GRUNDOSS TO CONVEY ORDER SUCH NUMBERS. AND MINISTER RUSHIS AS THEY BURSET ONE NITHOUT WARRANTY.

NATING THE SAME PROPERTY CONVEYED TO NICHAEL S. XERLER RANGES N.
KEDLER HUSBAND AND VIVE JOINT THOMAS WITH THE RIGHTS OF
SURVIVORSHIP BY DEED FROM THOMAS W. HENRY GMEI S. NAMEY NUSSAND
AND NIVE ENCORDED 07/06/1959 IN DEED BOOK 1999 PAGE 20143, IN THE
PROBERS GUDGE'S OFFICE FOR SHELEY COUNTY, ALABAMA.

TAX ID4 131014002021000