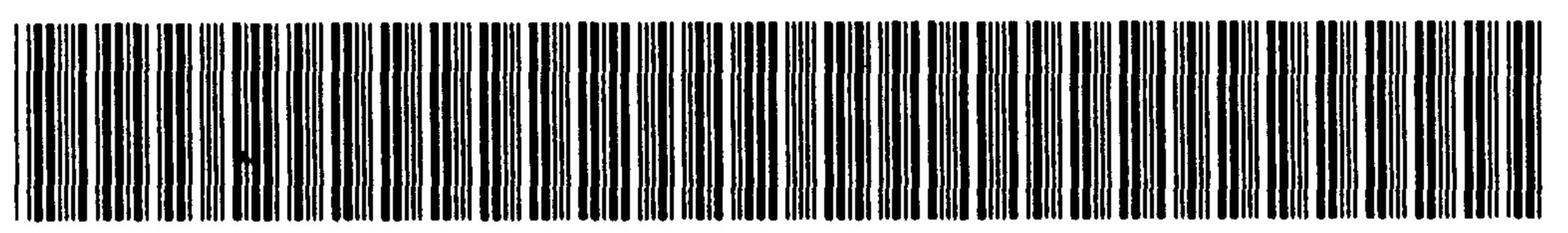


WHEN RECORDED MAIL TO:
REGIONS BANK
PRIVATE BANKING
417 NORTH 20TH STREET
BIRMINGHAM, AL 35203

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000000312301669002000000

THIS MODIFICATION OF MORTGAGE dated June 27, 2005, is made and executed between S PHILLIP BAHAKEL, whose address is PO BOX 88, PELHAM, AL 35124-0088; AN UNMARRIED MAN (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 September 23, 1993 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded October 14, 1993 in Instrument #20050121000033820, Shelby County, Alabama.

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

Lot 1, Block 1 Echmen Subdivision, as recorded in Map Book 3, Page 144 and recorded in the Office of the Probate Judge of Shelby County, Alabama.

The Real Property or its address is commonly known as 2166 Montgomery Highway, Pelham, AL 35124.

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

Note in the principal amount of \$331,400.00, representing new money of \$163,333.23, due May 24, 2010.

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 JUNE 27, 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:

SPHILLIP BANAKEL (Seal)

LENDER:

REGIONS BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: Sandra Eaton

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

Loan No: 00312301669002

(Continued)

INDIVIDUAL ACKNOWLEDGMENT		
STATE OF Challen		
) SS	
COUNTY OF Apparen		
COUNTY OF THE TOTAL TOTA		
		. O DIVILIO DALLA MEL ABILLIBIBA A DDIED BAABI
I, the undersigned authority, a Notary Public in an whose name is signed to the foregoing instrumer contents of said Modification, he or she executed	it, and who is known to me, acknowledged befo	ore me on this day that, being informed of the
Given under my hand and official seal this	21 day of /www	. 20 05.
	Derch	Notary Public
My commission expires MY COMMISSION EXP	TRES AURIUS 1 5 2007	
	LENDER ACKNOWLEDGMENT	
STATE OF Clabona)	
) SS	
COUNTY OF		
I, the undersigned authority, a Notary Public in an	d for said county in said state, hereby certify tha	t
	a corporation, is signed to the forego	oing Modification and who is known to me,
acknowledged before me on this day that, being full authority, executed the same voluntarily for an	Informed of the contents of said Modification of and as the act of said corporation.	wortgage, he of she, as such officer and with
full authority, executed the same voluntarily for an Given under my hand and official seal this	27th day of	, 20 OS
GIVER UNDER HILY MAIN AND CHICAN SEAR CHIS		1. Show
		Notary Public
NAV COLLEGE ALLOCALE CHARACT		
My commission expires		

LASER PRO Lending, Ver. 5.25.20.303 Copr. Harland Financial Solutions, Inc. 1997, 2006. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-74927 PR-BR03

