

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



DOC48000300000030261292000000

THIS MODIFICATION OF MORTGAGE dated April 25, 2007, is made and executed between DAVID HORSLEY, whose address is 62 BURNHAM ST, BIRMINGHAM, AL 35242-1802; AN UNMARRIED MAN (referred to below as "Grantor") and REGIONS BANK, whose address is 43 WESTERN HILLS MALL, BIRMINGHAM, AL 35064 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 30, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded 11-22-2005, as Instrument Number 20051122000608700, 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 62 BURNHAM ST, BIRMINGHAM, AL 35242-1802.

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

Note in the principal amount of \$53,000.00, no new money, due 10-14-2015. Decrease the principal amount from \$70,000.00 to \$53,000.00.

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 APRIL 25, 2007.

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:

X  (Seal)
DAVID HORSLEY

LENDER:

REGIONS BANK

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

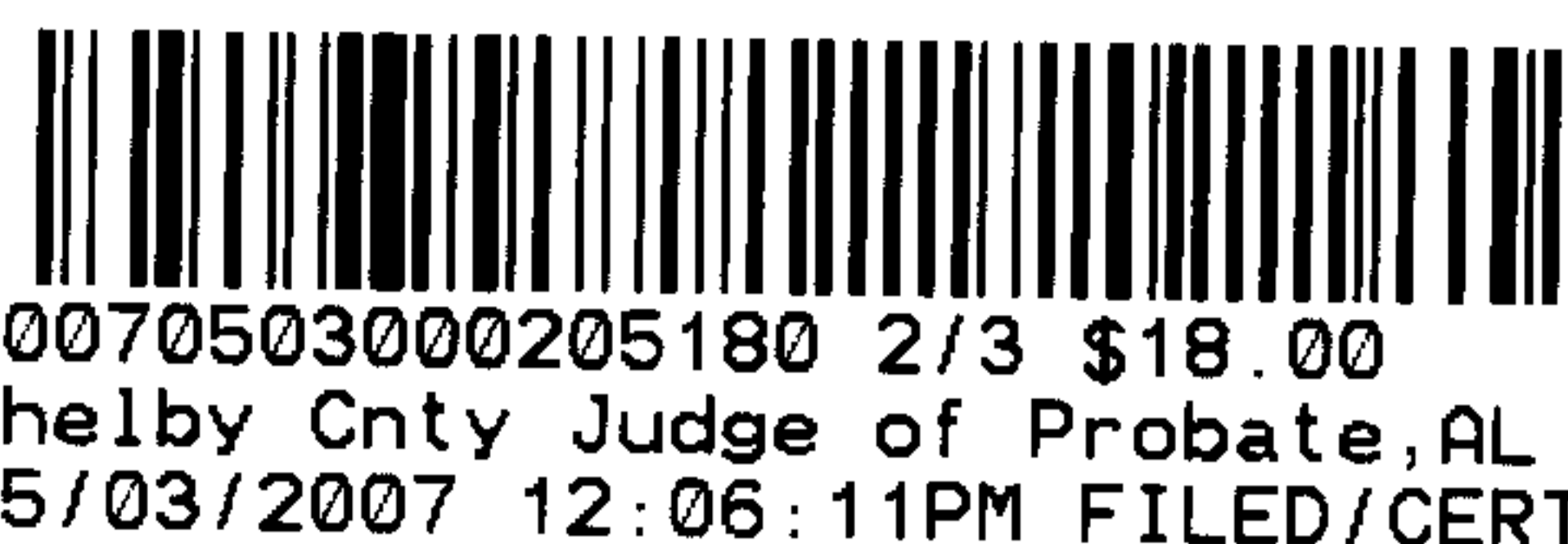
Name:
Address:
City, State, ZIP:

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 00300000030261292

INDIVIDUAL ACKNOWLEDGMENT

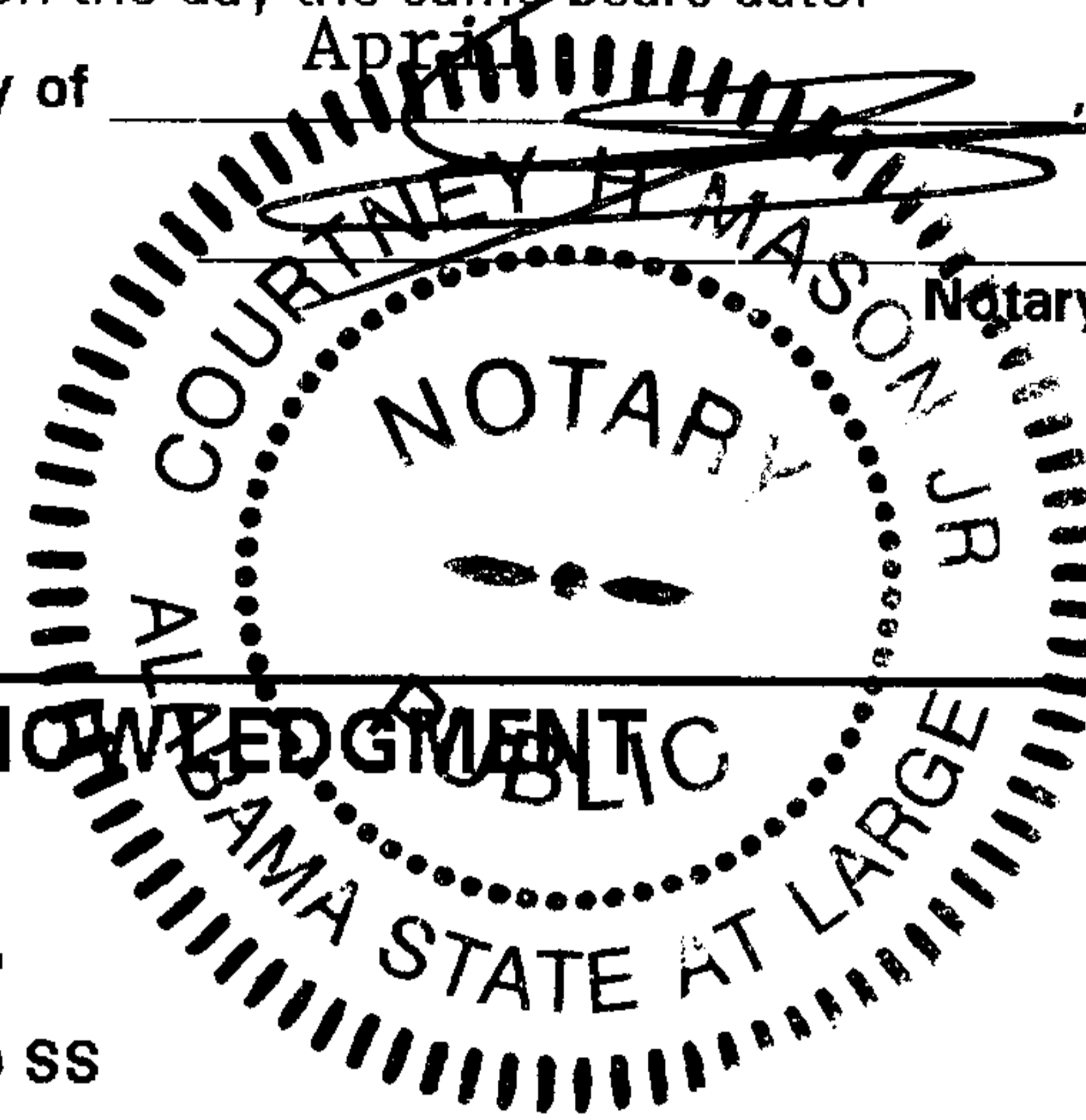
STATE OF Alabama)
) SS
COUNTY OF Shelby)



I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that DAVID HORSLEY, AN UNMARRIED MAN, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 25th day of April, 2007.

My commission expires 3/5/11



COURTNEY H. MASON, JR.
COMMISSION EXPIRES MARCH 5, 2011

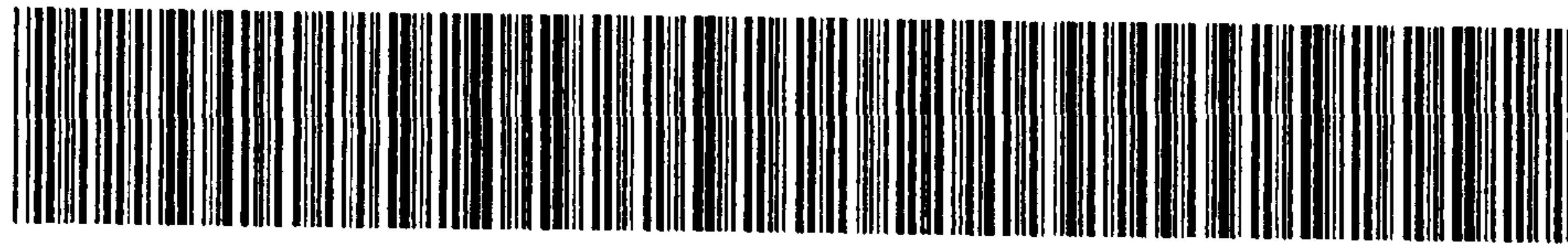
LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Regions Bank 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.

Given under my hand and official seal this 26th day of April, 2007.
Dee E. Peacock
Notary Public

My commission expires ~~NOTARY PUBLIC STATE OF ALABAMA AT LARGE~~
~~MY COMMISSION EXPIRES: Mar 22, 2008~~
~~BONDED THROUGH NOTARY PUBLIC UNDERWRITERS~~



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20070503000205180 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
05/03/2007 12:06:11PM FILED/CERT

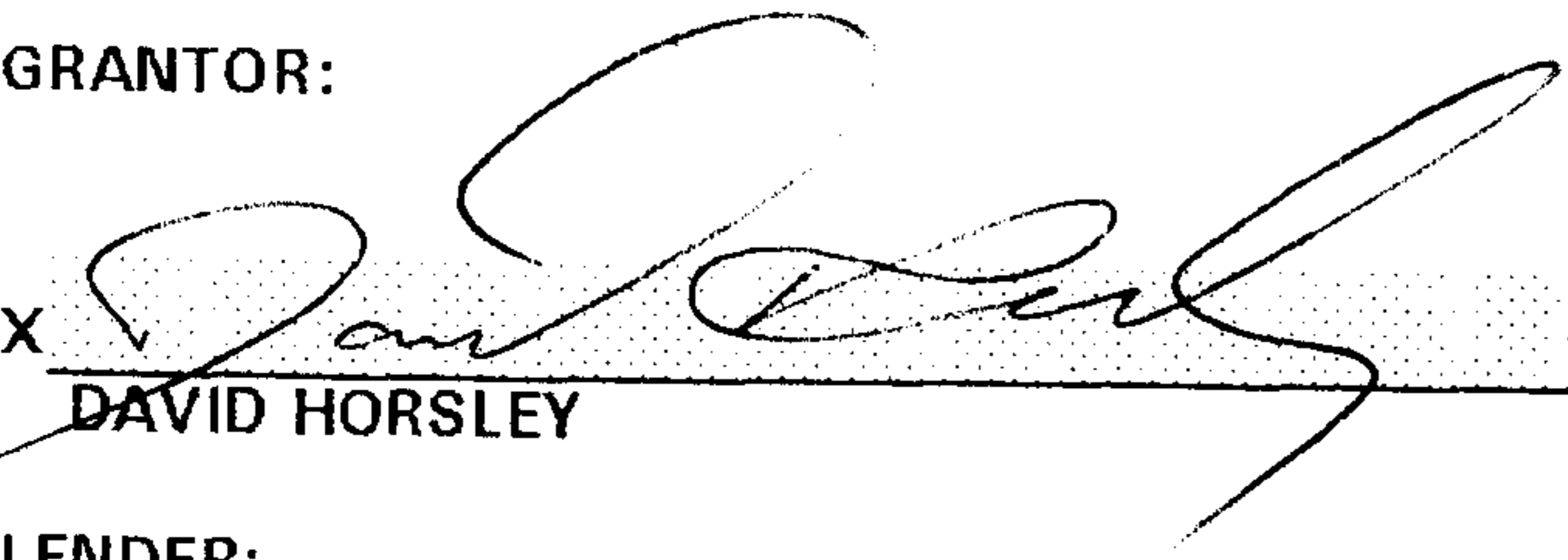
EXHIBIT "A"

This EXHIBIT "A" is attached to and by this reference is made a part of the Modification of Mortgage, dated April 25, 2007, and executed in connection with a loan or other financial accommodations between REGIONS BANK and DAVID HORSLEY.

REMINDER TO LENDER TO ADD LEGAL DESCRIPTION..

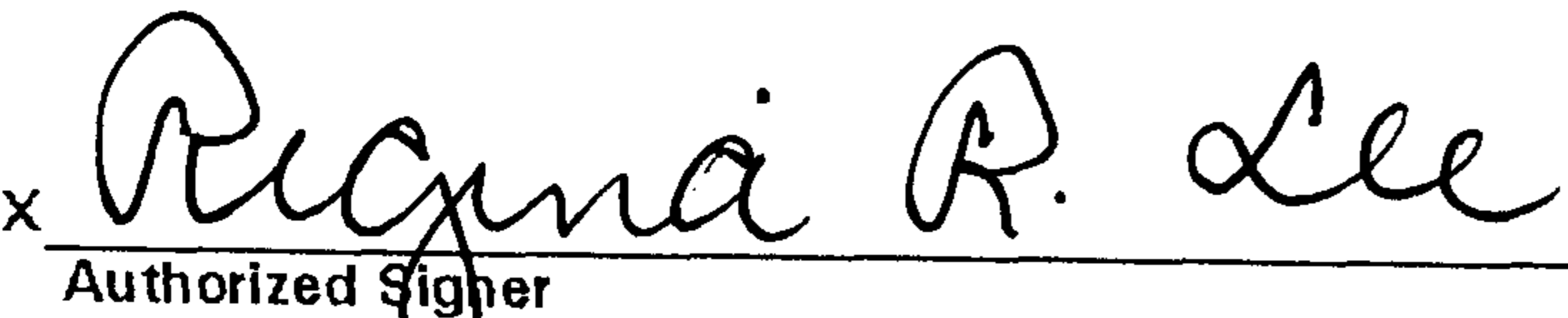
THIS EXHIBIT "A" IS EXECUTED ON APRIL 25, 2007.

GRANTOR:

X  (Seal)
DAVID HORSLEY

LENDER:

REGIONS BANK

X  (Seal)
Authorized Signer

LOT 6-07 BLOCK 6, ACCORDING TO THE MAP OF MT. LAUREL, PHASE 1A, AS RECORDED IN MAP BOOK 27, PAGE 72, A & B IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.