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JUL 19 2007

REAL ESTATE



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 3, 2007, is made and executed between PEDRO J ESPARZA, whose address is 912 HWY 99, SHELBY, AL 35143-5460 and AMANDA D JUAREZ, whose address is 912 HWY 99, SHELBY, AL 35143-0000; Husband and Wife (referred to below as "Grantor") and REGIONS BANK, whose address is 24651 US HIGHWAY 31, JEMISON, AL 35085 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 10, 2002 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded April 11, 2002, as Instrument number 2002-16876 in the Probate Office of 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 912 Highway 99, Lot 5, Shelby Brooks Estates, Shelby , AL 35143.

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

Note in the principal amount of \$8,723.69, no new money with a new maturity date of July 17, 2012.

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 3, 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 Pedro J Esparza (Seal)
PEDRO J ESPARZA

x Amanda D. Juarez (Seal)
AMANDA D JUAREZ

LENDER:

REGIONS BANK

x Sonya P. Robinson (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Sonya P. Robinson
Address: 24651 US HIGHWAY 31
City, State, ZIP: JEMISON, AL 35085

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Chilton)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **PEDRO J ESPARZA and AMANDA D JUAREZ, 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 3rd day of July, 20 07.

MY COMMISSION EXPIRES DECEMBER 19, 2010

Jane Wilson
Notary Public

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Chilton)

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.

Given under my hand and official seal this 3rd day of July, 20 07.

Jane Wilson
Notary Public

My commission expires MY COMMISSION EXPIRES DECEMBER 19, 2010

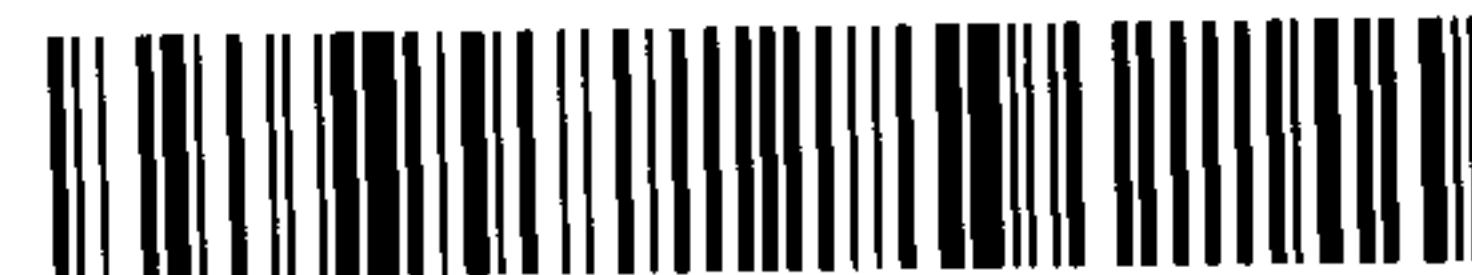


Exhibit "A"

Lot 5, according to the Survey of Shelby Brook Estates Subdivision, as
recorded in Map Book 22, Page 159, in the Probate Office of Shelby
County, Alabama.


20070802000360650 3/3 \$30.20
Shelby Cnty Judge of Probate, AL
08/02/2007 01:13:53PM FILED/CERT