

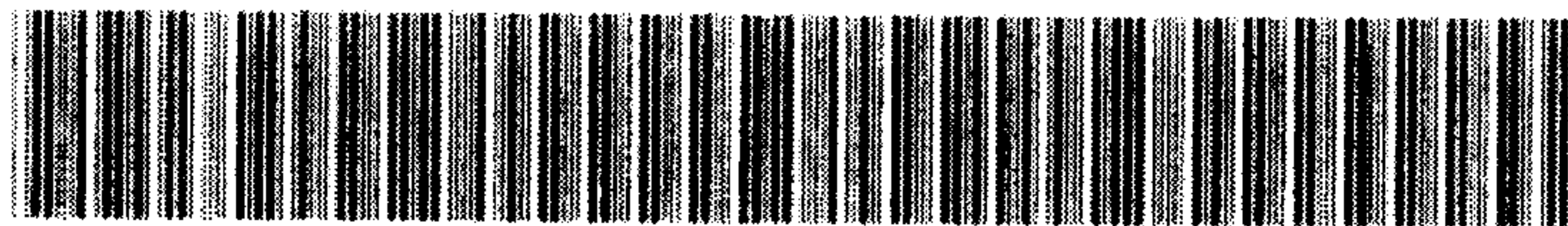
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WHEN RECORDED MAIL TO:
Regions Loan Servicing Release
P O Box 4897
Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REGIONS BANK

MODIFICATION OF MORTGAGE



DOC48003200000320058434000000

THIS MODIFICATION OF MORTGAGE dated July 20, 2007, is made and executed between CHARLOTTE M DRAPER, whose address is 213 NORWICK FOREST DR, ALABASTER, AL 35007-8404 and Art Miller, whose address is 213 Norwick Forest Drive, Alabaster, AL 35007; Husband and Wife (referred to below as "Grantor") and REGIONS BANK, whose address is P.O. BOX 311230, 110 EAST COLLEGE STREET, ENTERPRISE, AL 36331 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 20, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED June 16, 2004, as Instrument number 2004061600326560, in the Office of the Judge of Probate for 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 213 NORWICK FOREST DR, ALABASTER, AL 35007.

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

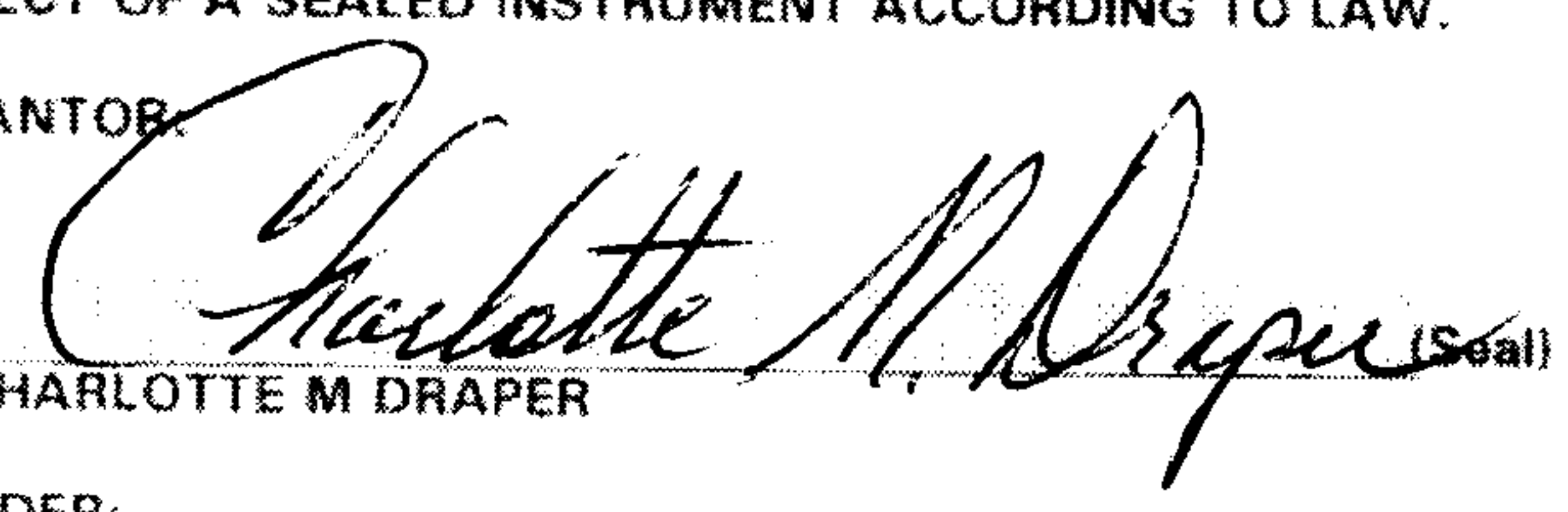
Increase Principal balance from \$50,000 to \$75,000, representing new money of \$25,000. Extend maturity date from June 8, 2009 to August 04, 2027.

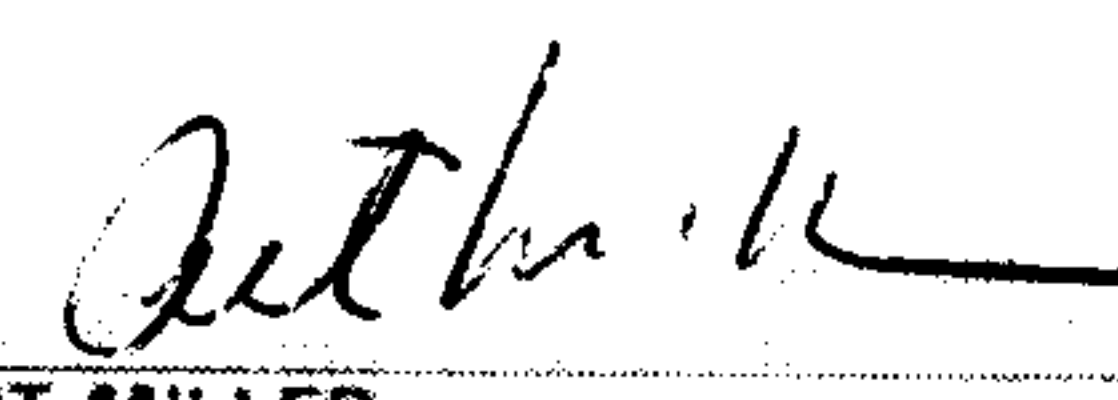
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 20, 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.

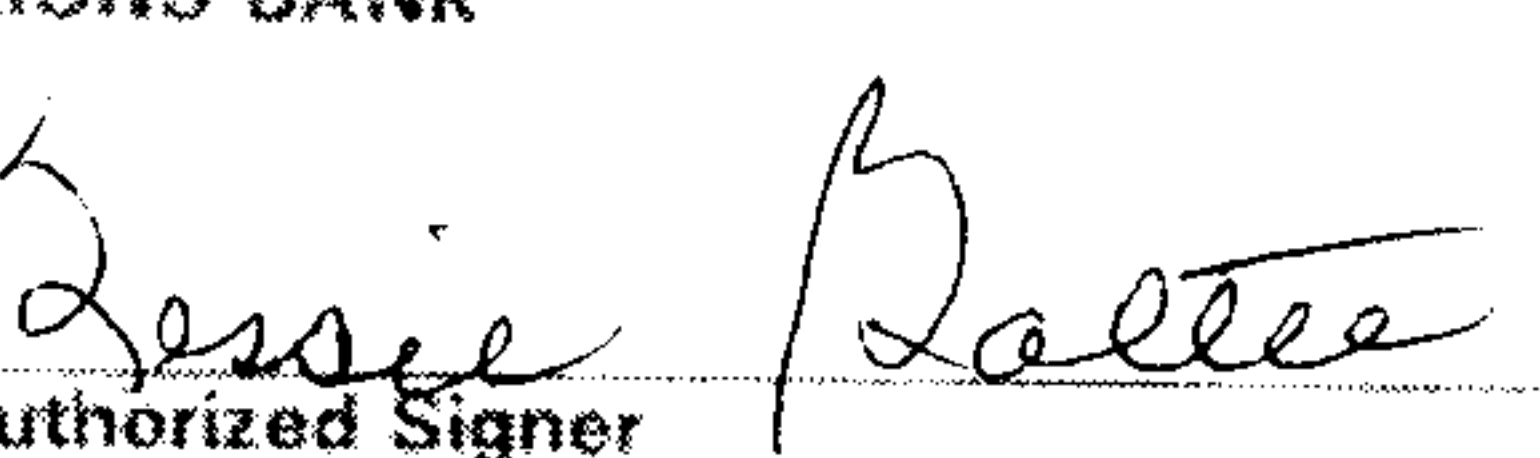
GRANTOR:

X  (Seal)
CHARLOTTE M DRAPER

X  (Seal)
ART MILLER

LENDER:

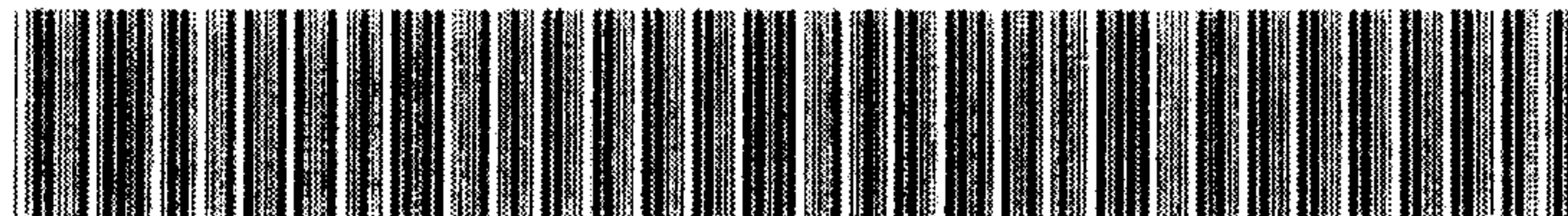
REGIONS BANK

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: CAROL S HOWELL
Address: P.O. BOX 311230
City, State, ZIP: ENTERPRISE, AL 36331





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20071003000462020 3/3 \$54.50
Shelby Cnty Judge of Probate, AL
10/03/2007 10:53:58AM FILED/CERT

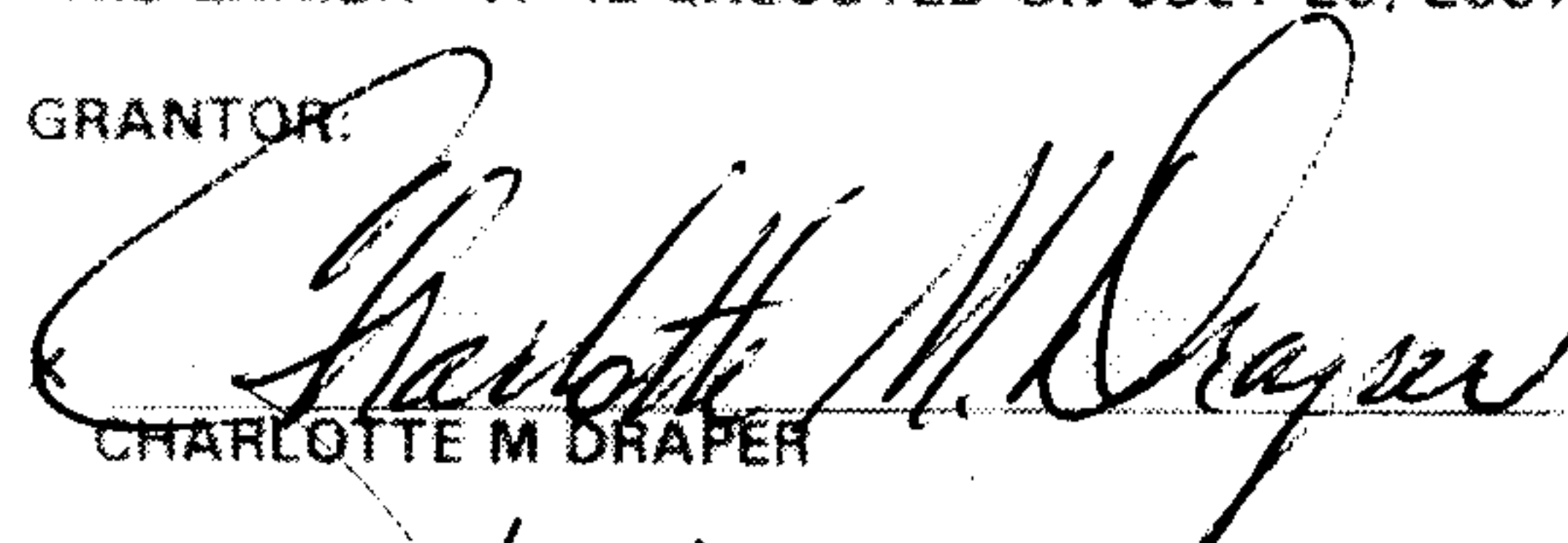
EXHIBIT "A"

This EXHIBIT "A" is attached to and by this reference is made a part of the Modification of Mortgage, dated July 20, 2007, and executed in connection with a loan or other financial accommodations between REGIONS BANK and CHARLOTTE M DRAPER.

REMINDER TO LENDER TO ADD LEGAL DESCRIPTION..

THIS EXHIBIT "A" IS EXECUTED ON JULY 20, 2007.

GRANTOR:

 (Seal)
CHARLOTTE M DRAPER

x  (Seal)
ART MILLER

LENDER:

REGIONS BANK

x  (Seal)
Authorized Signer

CASER PMS Landlog, Vol. 1, 10/03/07, Copyright 2007, All Rights Reserved. AL: 20071003000462020 3/3 \$54.50 PR 0117

Full Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO WIT: LOT 11, BLOCK 1, ACCORDING TO THE SURVEY OF NORWICK FOREST, SECOND SECTOR, AS RECORDED IN MAP BOOK 13 PAGE 23 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA. SUBJECT TO: BUILDING SETBACK LINE OF 35 FEET RESERVED FROM NORWICK FOREST DRIVE AS SHOWN BY PLAT. PUBLIC UTILITY EASEMENTS AS SHOWN BY RECORDED PLAT, INCLUDING A 10 FOOT ON THE EASTERLY SIDE AND A 10 FOOT ON THE REAR OF LOT. RESTRICTIONS, COVENANTS AND CONDITIONS AS SET OUT IN INSTRUMENT RECORDED IN REAL 228, PAGE 563 IN PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. EASEMENT TO ALABAMA POWER COMPANY AND SOUTH CENTRAL BALL AS SHOWN BY INSTRUMENT RECORDED IN REAL 224 PAGE 583 IN PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. EASEMENT TO ALABASTER WATER & GAS BOARD AS SHOWN BY INSTRUMENT RECORDED IN REAL 124 PAGE 255 IN PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS IF NOT OWNED BY GRANTOR. BEING THE SAME PROPERTY CONVEYED TO JOHN C. DRAPER, JR. AND WIFE, CHARLOTTE M. DRAPER AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP BY DEED FROM CROSS BUILDING COMPANY, INC., A CORPORATION RECORDED 08/31/1989 IN DEED BOOK 254 PAGE 129, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA. TAX ID# 23-2-03-2-001-001-037