

WHEN RECORDED MAIL TO:

Regions Bank
Loan Operations-Consumer Document Control
P.O. Box 830734
Birmingham, AL 35283

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MODIFICATION OF MORTGAGE



DOC48002000000043271300001202150000000

THIS MODIFICATION OF MORTGAGE dated April 24, 2008, is made and executed between REGINALD G HURST and STEPHANIE R HURST, personally and as Trustees on behalf of THE HURST LIVING TRUST dated November 30, 2005, whose address is 100 KING CHARLES WAY, ALABASTER, AL 35007; and REGINALD G HURST, whose address is 100 KING CHARLES WAY, ALABASTER, AL 35007; STEPHANIE R HURST, whose address is 100 KING CHARLES WAY, ALABASTER, AL 35007; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is P.O. Box 830721, Birmingham, AL 35283 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 28, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 10-19-2005 IN THE OFFICE OF THE JUDGE OF PROBATE FOR SHELBY COUNTY, ALABAMA IN INSTRUMENT 20051019000543090 AND MODIFIED 11-21-2006 AND RECORDED ON 12-07-2006 IN INSTRUMENT 20061207000595080.

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

See the exhibit or other description document 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 100 KING CHARLES WAY, ALABASTER, AL 35007.

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

The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$16,000 to \$26,000.

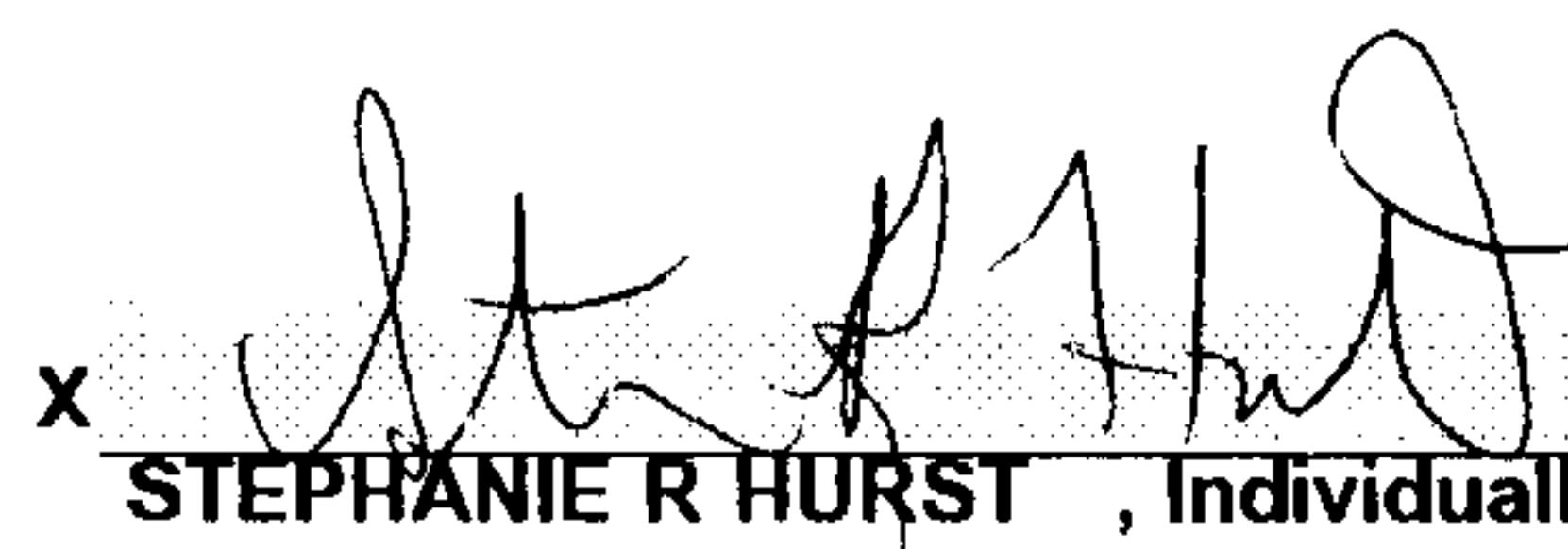
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 endorser 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 24, 2008.

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.

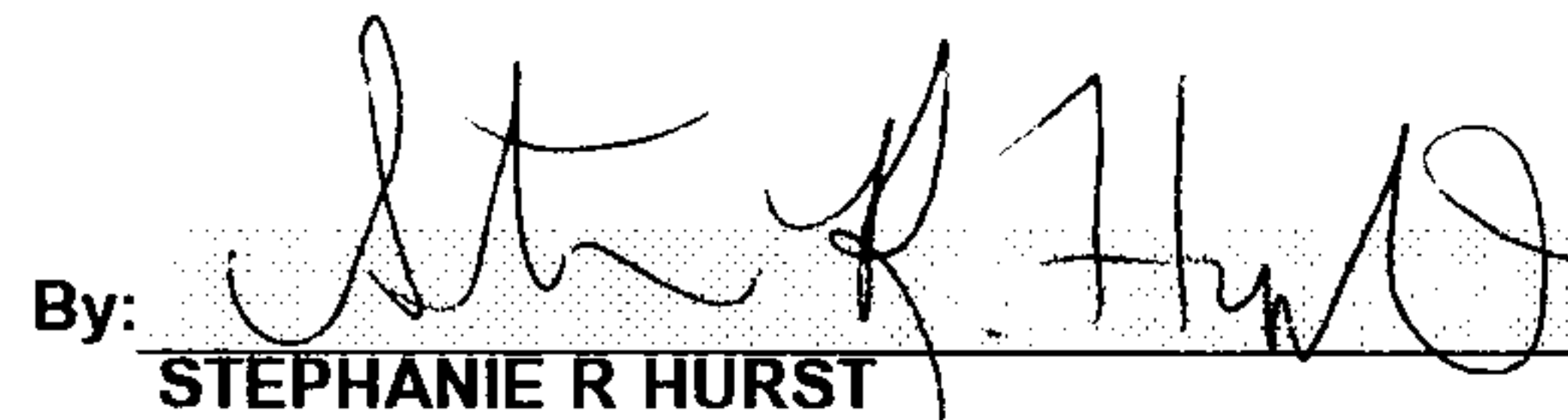
GRANTOR:

X  (Seal)
REGINALD G HURST, Individually

X  (Seal)
STEPHANIE R HURST, Individually

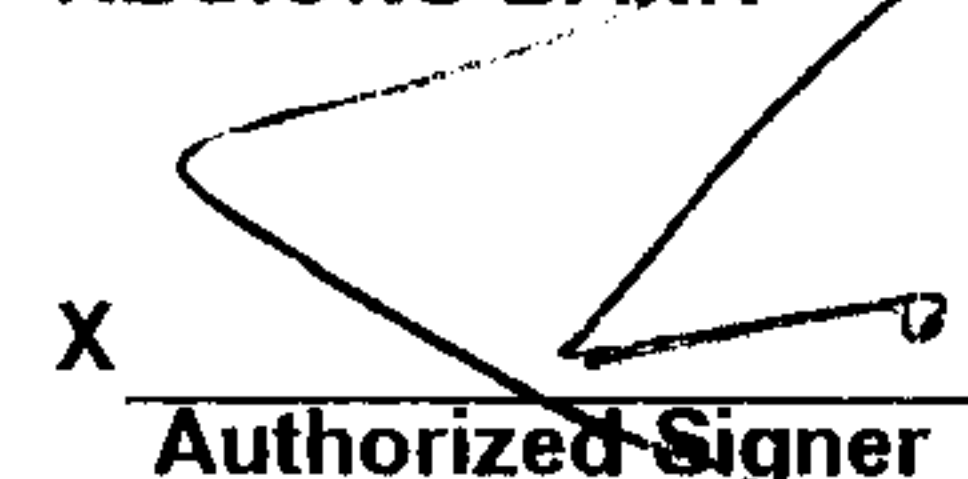
THE HURST LIVING TRUST

By:  (Seal)
REGINALD G HURST

By:  (Seal)
STEPHANIE R HURST

LENDER:

REGIONS BANK

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Jada Jones
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL ACKNOWLEDGMENT

STATE OF AL)
)
COUNTY OF Shelby) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **REGINALD G HURST and STEPHANIE R HURST**, 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 24th day of April, 20 08.

[Signature]
Notary Public

My commission expires 6-7-2010

TRUST ACKNOWLEDGMENT

STATE OF AL)
)
COUNTY OF Shelby) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **REGINALD G HURST, and STEPHANIE R HURST, of THE HURST LIVING TRUST**, a trust, are signed to the foregoing Modification and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, they, as such authorized trustees or agents and with full authority, executed the same voluntarily for and as the act of said trust.

Given under my hand and official seal this 24th day of April, 20 08.

[Signature]
Notary Public

My commission expires 6-7-2010

LENDER ACKNOWLEDGMENT

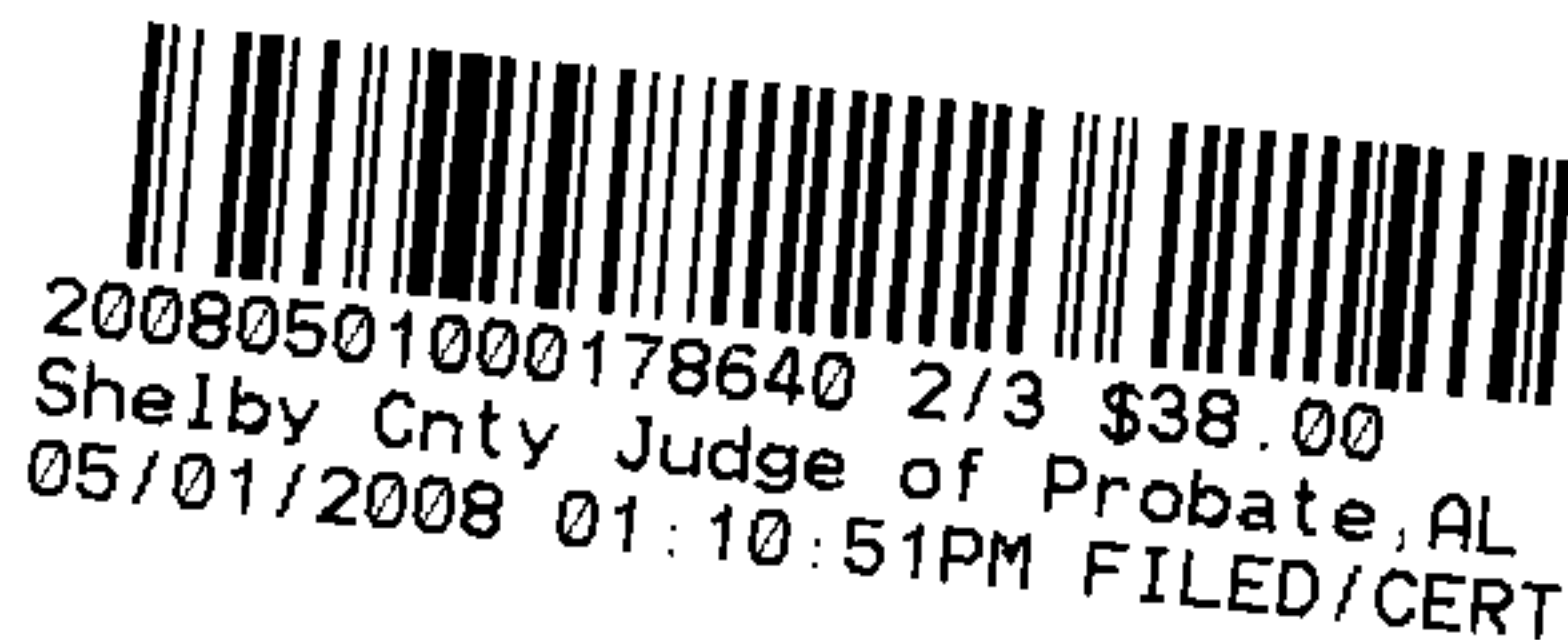
STATE OF ALABAMA)
)
COUNTY OF Shelby) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **REGINALD G Hurst and R. Hurst** 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 24 day of APRIL, 20 08.

[Signature]
Notary Public

My commission expires 6-7-2010



20080501000178640 3/3 \$38.00
Shelby Cnty Judge of Probate, AL
05/01/2008 01:10:51PM FILED/CERT

Exhibit "A"

Lot 25, according to the Survey of Spring Gate Estates, Phase Two, as recorded in Map Book 20, Page 120, in the Probate Office of Shelby County, Alabama.