

WHEN RECORDED MAIL TO:

Regions Bank
910 North Main Street
Montevallo, AL 35115

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 8, 1999, BETWEEN John P. Roper and Patricia G. Roper, husband and wife, (referred to below as "Grantor"), whose address is 808 Main Street, Montevallo, AL 35115; and Regions Bank (referred to below as "Lender"), whose address is 910 North Main Street, Montevallo, AL 35115.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 29, 1997 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

May 1, 1997, Shelby County Judge of Probate, Instrument # 1997-13491

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Shelby County State of Alabama:

see attached Exhibit "A" for legal

The Real Property or its address is commonly known as 808 Main Street, Montevallo, AL 35115. The Real Property tax identification number is 58-27-5-21-3-305-029.

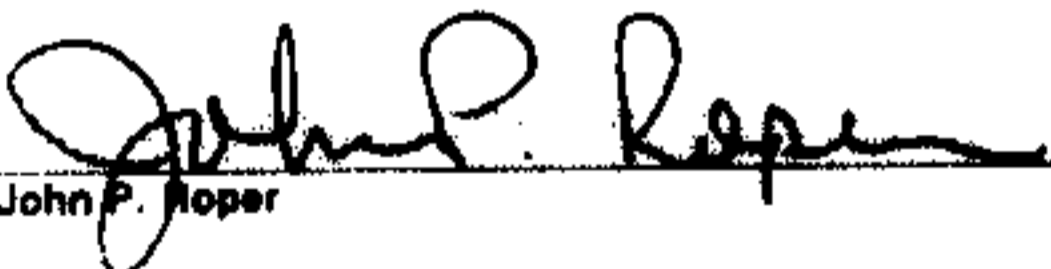
MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

Principal increase from \$40,000.00 to \$148,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X  (SEAL)
John P. Roper

X  (SEAL)
Patricia G. Roper

LENDER:

Regions Bank

By: 
Authorized Officer

This Modification of Mortgage prepared by:

Name: Cathy Weakley
Address: 2964 Pelham Parkway
City, State, ZIP: Pelham, AL 35124

Inst # 1999-02642

01/20/1999-02642
11:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CRW 175.50

INDIVIDUAL 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 John P. Roper and Patricia G. Roper, 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 8th day of January, 19 99
Catherine L. Weakley
Notary Public

My commission expires 10/24/01

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 Joe J. McEnaney
Given under my hand and official seal this 8th day of January, 19 99
Catherine L. Weakley
Notary Public

My commission expires 10/24/01

Exhibit "A"

Commence at the Northwesternly corner of Lot 33, according to the original plan of the Town of Montevallo, Alabama; thence Northeasterly along the South line of Main Street run 30.00 feet to the point of beginning; thence continue along last described course 47.91 feet; thence right 90 degrees and run 78.00 feet to the Northeast corner of a building; thence right 90 degrees and run 3.08 feet; thence left 90 degrees and run 16.00 feet; thence right 90 degrees and run 44.83 feet; thence right 90 degrees and run 94.00 feet to the point of beginning.

Situated in Shelby County, Alabama.

Inst # 1993-02642

01/20/1999-02642
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