

WHEN RECORDED MAIL TO:

Regions Bank
200 Inverness Center Drive
Birmingham, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

0299004319



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 28, 2000, BETWEEN JOHN F LEPOR and SANDRA A LEPOR, man & wife, (referred to below as "Grantor"), whose address is 2733 DRENNEN CIR, BIRMINGHAM, AL 35242-4623; and Regions Bank (referred to below as "Lender"), whose address is 200 Inverness Center Drive, Birmingham, AL 35242.

MORTGAGE. Grantor and Lender have entered into a mortgage dated January 9, 1992 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recording date 10/21/1992 in Inst. #1992-24084, Shelby County Judge of Probate.

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

Lot 53, according to the Survey of Meadowridge, as recorded in Map Book 11, Page 40 in the Probate Office of Shelby County, Alabama.

The Real Property or its address is commonly known as 2733 DRENNEN CIR, BIRMINGHAM, AL 35242-4623.

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

Principal increase from \$50,000.00 to \$100,000.00, and decreasing the rate from WSJ Prime plus 1.00% to WSJ Prime plus 0%.

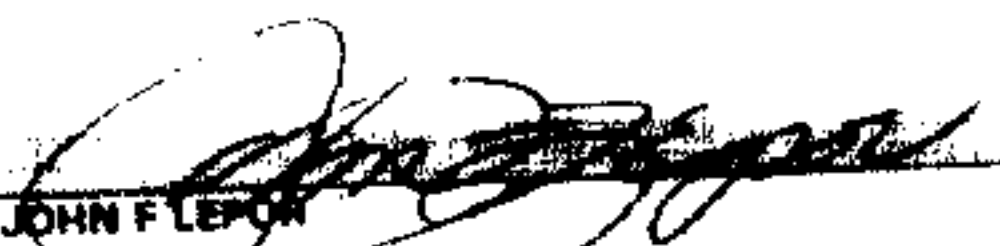
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make 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.

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

CAUTION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT

GRANTOR:

X  (SEAL)
JOHN F LEPOR

X  (SEAL)
SANDRA A LEPOR

LENDER:
Regions Bank

By: _____
Authorized Officer

This Modification of Mortgage prepared by:

Name: Karen Murphy
Address: 2964 Pelham Parkway
City, State, ZIP: Pelham, Alabama 35124

Inst # 2000-13082

04/20/2000-13082
12:10 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 96.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Shelby

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JOHN F LEPOR and SANDRA A LEPOR, 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 28 day of March, 2000
Louise G. King
Notary Public

My commission expires My Commission Expires June 15, 2002

LENDER ACKNOWLEDGMENT

STATE OF _____
COUNTY OF _____

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that _____
Given under my hand and official seal this _____ day of _____, 20____

Notary Public
My commission expires _____

Inst # 2000-13082

04/20/2000-13082
12:10 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 16.00