

WHEN RECORDED MAIL TO:

REGIONS BANK
BIRMINGHAM MAIN OFFICE
417 NORTH 20TH STREET
BIRMINGHAM, AL 35203

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000000014277849003000000

THIS MODIFICATION OF MORTGAGE dated March 7, 2002, is made and executed between **WILLIAM T BEZKOR JR**, whose address is 285 INDIAN CREST DR, INDIAN SPRINGS, AL 35124-3856 and **SUSAN B BEZKOR**, whose address is 285 INDIAN CREST DR, INDIAN SPRINGS, AL 35124-3856; **HUSBAND AND WIFE** (referred to below as "Grantor") and **REGIONS BANK**, whose address is 417 NORTH 20TH STREET, BIRMINGHAM, AL 35203 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 20, 1997 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

recorded on December 17, 1997 in the Office of the Judge of Probate in Inst #1997-41015.

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 126 First Street North, Alabaster, AL 35007.

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

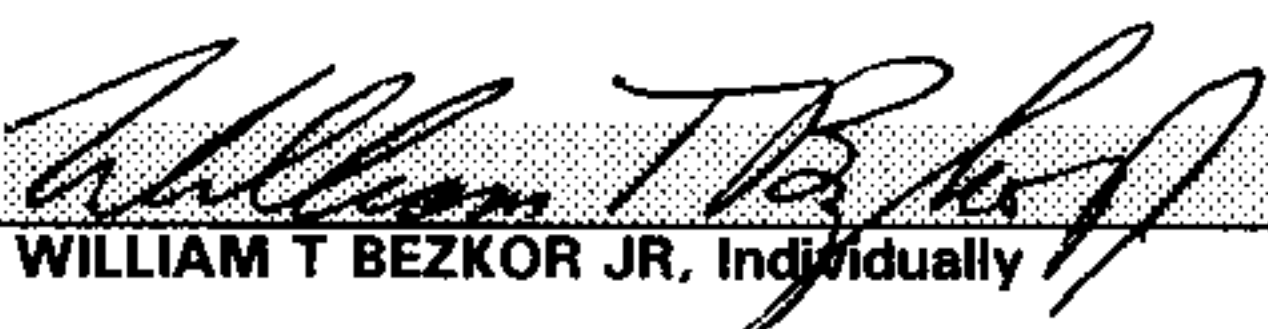
Increasing from \$82,500.00 to \$99,375.00.

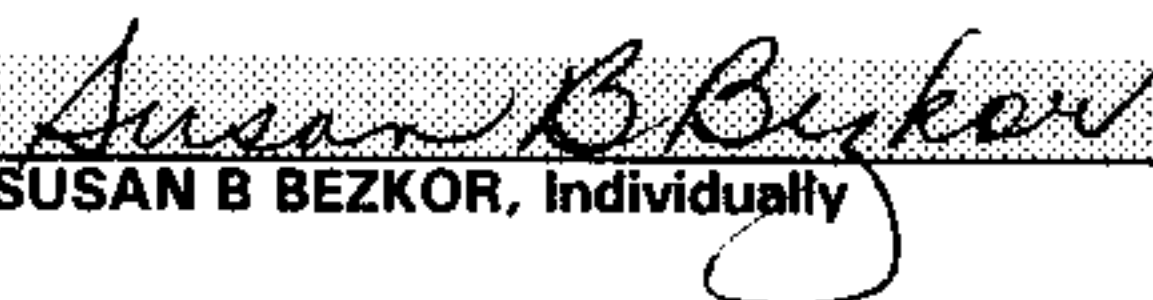
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 MARCH 7, 2002.

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)
WILLIAM T BEZKOR JR, Individually

X  (Seal)
SUSAN B BEZKOR, Individually

LENDER:

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: LaQuita Dixon
Address: 417 NORTH 20TH STREET
City, State, ZIP: BIRMINGHAM, AL 35203

Inst # 2002-15609

04/03/2002-15609
02:54 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CH 42.35

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **WILLIAM T BEZKOR JR and SUSAN B BEZKOR**, 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 7th day of March, 20 02.

Keeli R. Sartain
Notary Public

My commission expires 10-05-2002

LENDER ACKNOWLEDGMENT

STATE OF _____)
) SS
COUNTY OF _____)

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 and who is known to me, acknowledged before me on this day that, being informed of the contents of said , 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 _____ day of _____, 20____.

Notary Public

My commission expires _____

From the Northeast corner of Section 2, Township 21, Range 3 West 894 feet to the right of way of the Louisville Nashville Railroad Co. South 4 degrees 45 minutes 254 feet to Point of Beginning. Thence South 4 degrees 45 minutes West 25 feet along the right of way of the Louisville Nashville Railroad Co., thence East 84 degrees 15 minutes South 107 feet, more or less to the Birmingham and Montgomery Highway to a point 75 feet North of center line on a culvert under the Montgomery and Birmingham Highway, thence North 5 degrees, 15 minutes East 25 feet along the Birmingham and Montgomery Highway, thence West 107 feet more or less to the right of way of the Louisville Nashville Railroad Co., to Point of Beginning, Lying and being in the NE ¼ of the NE ¼, Section 2, Township 21, Range 3 West.

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