

WHEN RECORDED MAIL TO:



Record and Return To:
Fiserv Lending Solutions
600A N. John Rodes Blvd
MELBOURNE, FL 32934

WILSON, DENNIS

20070471535300

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

070499910588

MODIFICATION OF MORTGAGE

20070309000107480 1/3 \$80.00

THIS MODIFICATION OF MORTGAGE dated February 27, 2007, is made and executed between DENNIS WILSON, whose address is 4458 ENGLEWOOD RD, HELENA, AL 350803418; CHRISTI L WILSON A/K/A CHRISTI WILSON, whose address is 4458 ENGLEWOOD RD, HELENA, AL 350803418; husband and wife (referred to below as "Grantor") and Regions Bank, doing business as AmSouth Bank, whose address is 4915 Highway 17, Helena, AL 35080 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 9, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED IN SHELBY COUNTY AL ON 01-27-2003 IN INSTR# 20030127000045860 MODIFIED ON 01-24-2006 RECORDED ON 02-13-2006 IN INSTR # 20060213000070980.

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 4458 ENGLEWOOD RD, HELENA, AL 350800000.

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 \$20,000.00 to \$60,000.00.

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 instrument 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 FEBRUARY 27, 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 Dennis Wilson (Seal)
DENNIS WILSON

X Christi L Wilson (Seal)
CHRISTI L WILSON

LENDER:

REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

X Amley S. E. [Signature] (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Tracie Rainey
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAGE
(Continued)



20070309000107480 2/3 \$80.00
Shelby Cnty Judge of Probate, AL
03/09/2007 11:37:16AM FILED/CERT

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **DENNIS WILSON and CHRISTI L WILSON, 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 27 day of February, 2007.

Stephanie Whitt
Notary Public

My commission expires My Commission Expires
September 13, 2009

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Ashley S Seefeld
AmSouth Bank 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 27 day of February, 2007.

Stephanie Whitt
Notary Public

My commission expires My Commission Expires
September 13, 2009



20070309000107480 3/3 \$80.00
Shelby Cnty Judge of Probate, AL
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H061D856

SCHEDULE A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY,
ALABAMA, TO WIT:

LOT 84, ACCORDING TO THE SURVEY OF BRIDLEWOOD PARC , 3RD
SECTOR, AS RECORDED IN MAP BOOK 20 PAGE 41, IN THE PROBATE OFFICE
OF SHELBY COUNTY, ALABAMA.

KNOWN: 4458 ENGLEWOOD RD

PARCEL: 135224001001166