

This Document Prepared By:

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Retail Credit Servicing

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Roanoke, VA 24022

When Recorded, Return To:

Susan Cox

Wachovia Bank, National Association

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Roanoke, VA 24022

MODIFICATION TO OPEN-END MORTGAGE

Vikas K Kamat And Hiryoung Kim, (herein "Grantor"), who reside at 3819 Kinross Drive, Birmingham, AL 35242, enter into this Modification to Open-End Mortgage with Wachovia Bank, National Association ("Wachovia"), whose address is 301 South College Street, VA 0343, Charlotte, North Carolina 28288-0343, this 3/5/2008.

Capitalized terms not defined herein have the same meaning as defined in the below referenced Security Instrument.

Borrower previously executed and delivered to Wachovia a Debt Instrument dated 3/8/2007, which provides for Wachovia to extend credit to Borrower from time to time in an aggregate amount not to exceed the principal sum of 212000 U. S. Dollars. The Debt Instrument is secured by an Open-End Mortgage of even date recorded on 3/30/2007 in the public land records of Shelby County, Alabama, at Book/Instrument 13, Page 99 A + B, Parcel 03-9-29-0-002-070-000 (herein "Security Instrument"). The Property is located at 3849 Kinross Drive, Abirmingham, AL 35242 and is further described in the attached legal description.

* 20070330000143690

decrease MORTGAGE FROM 212000 TO 150000. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS decreased BY 62000.

Borrower has requested that Wachovia decrease the maximum credit limit under the terms of the Debt Instrument and Security Instrument, and Wachovia has agreed to do so.

Grantor hereby agrees that:

1. The Security Instrument is hereby amended to secure the new maximum credit limit of One Hundred Fifty thousand U. S. Dollars (150000).
2. All other provisions of the Security Instrument shall remain in full force and effect except as specifically modified by this Modification to Open-End Mortgage.

Original Visit Number: 0706090866

Visit Number: 4444444267

Signed, sealed and delivered in the presence of:

 _____ Grantor Vikas K Kamat	(Seal)	_____ Grantor	(Seal)
 _____ Grantor Hiryoung Kim	(Seal)	_____ Grantor	(Seal)
_____ Grantor	(Seal)	_____ Grantor	(Seal)

Grantor _____

By: _____ By: _____

Title: _____ Title: _____

By: _____ By: _____

Title: _____ Title: _____

The State of ALABAMA)
JEFFERSON County)

date. _____
Given under my hand this 5th day of MARCH, A. D. 2008.


Notary Public

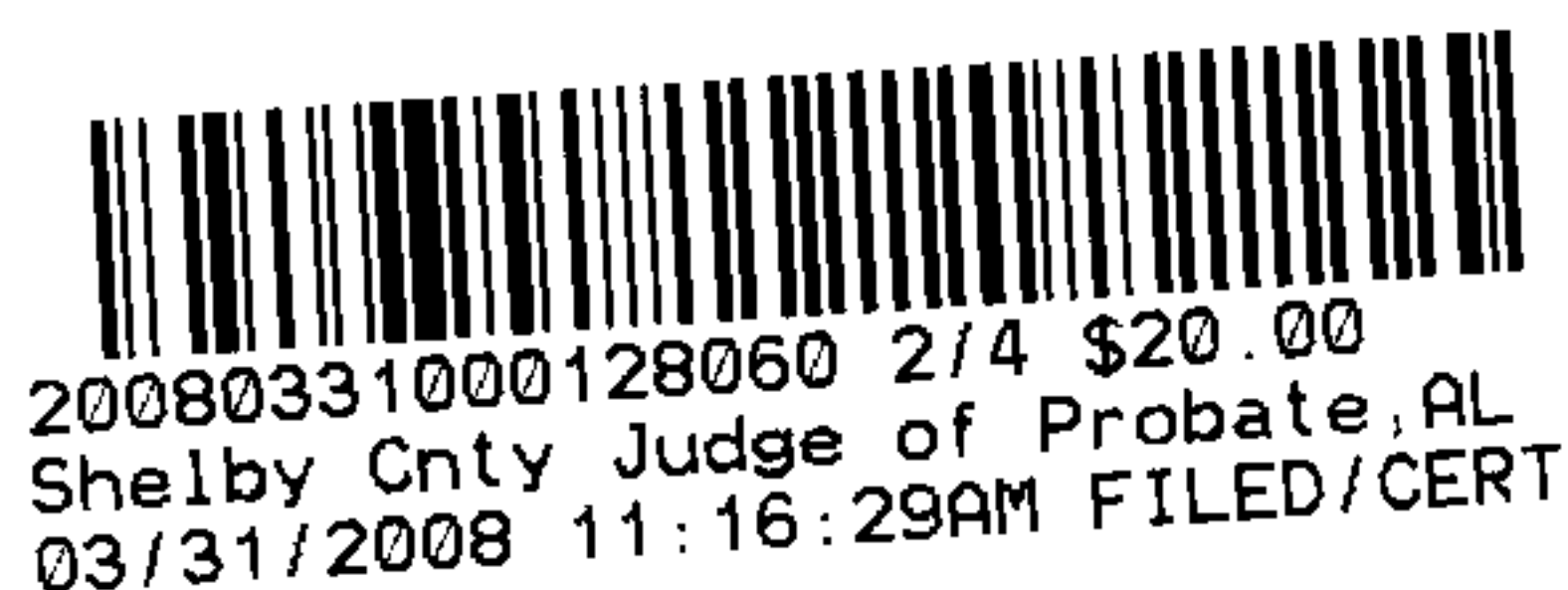
Charles J. Grover
Notary Public (Printed Name)

My Commission Expires October 24, 2019

My Commission Expires October 24, 2019

Original Visit Number: 0706090866

Visit Number: 444444267



For a Corporation:

The State of _____)
_____ County)

I, _____ a _____
in and for said County in said State, hereby certify that _____,
whose name as _____ of the _____,
a corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me
on this day that, being informed of the contents of the conveyance, he, as such officer and with full
authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this _____ day of _____, A. D. _____.

(Style of Officer)

Notary Public

Notary Public (Printed Name)

For a Partnership:

The State of _____)
_____ County)

I, _____ a _____
in and for said County in said State, hereby certify that _____,
whose name as _____ (here state representative capacity) is signed to
the foregoing conveyance and who is known to me, acknowledged before me on this day that, being
informed of the contents of the conveyance, he, in his capacity as such _____,
executed the same voluntarily on the day the same bears date.

Given under my hand this _____ day of _____, A. D. _____.

(Style of Officer)

Notary Public

Notary Public (Printed Name)

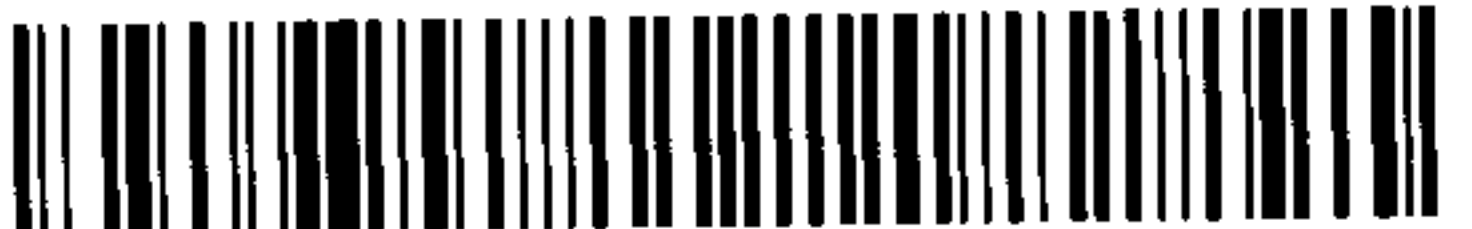
NOTICE TO PROBATE JUDGE

This Mortgage secures open-end or revolving indebtedness with residential real property or interests;
therefore, under Section 40-22-21(1)b, Code of Alabama 1976, as amended, the mortgage filing privilege
tax on this Mortgage should not exceed \$.15 for each \$100 (or fraction thereof) of the credit limit of \$_____
provided for herein, which is the maximum principal
indebtedness to be secured by this Mortgage at any one time.
Wachovia Bank, N.A.

By _____

Its _____

Original Visit Number: 0706090866
Visit Number: 4444444267


20080331000128060 3/4 \$20.00
Shelby Cnty Judge of Probate, AL
03/31/2008 11:16:29AM FILED/CERT

H072FWR2

SCHEDULE A

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

LOT 321, ACCORDING TO THE SURVEY OF BROOK HIGHLAND 7 SECTOR,
AS RECORDED IN MAP BOOK 13 PAGE 99 A & B, IN THE PROBATE OFFICE
OF SHELBY COUNTY, ALABAMA.

KNOWN: 3849 KINROSS DRIVE

PARCEL: 03-9-29-0-002-070-000


20080331000128060 4/4 \$20.00
Shelby Cnty Judge of Probate, AL
03/31/2008 11:16:29AM FILED/CERT