This instrument w	as prepared by:	
Luis Gutierrez, Lo	an Closer (nan	ne)
ROBERTSON, SEAN T	Record and Return To: Fisery Lending Solutions P.O. BOX 2590 Chicago, IL 60690	
———— State of A	labama ——————————————————————————————————	—Space Above This Line For Recording Data————
		ODIFY MORTGAGE
-	- · ·	"Agreement" or "Modification" or "Modification October 15, 2008 (the "Effective")
Sean Robertson, an 35080	unmarried man; whose address	s is: 1225 AMBERLEY WOODS DR, HELENA, AL
their signatures and the address of each defined below ("Naddress is 1075 "Lender"), modified	nd acknowledgments. The of whom is as stated in the fortgagor," whether one or the or the oreast. Some of the content of the c	m incorporated herein for additional Mortgagors, ne Credit Agreement and/or Security Instrument, more), and USAA Federal Savings Bank, whose an Antonio, Texas, 78288 ("USAA FSB" or is (1) the Mortgage, (the "Security Instrument")
Disclosure bearing Agreement"), said the Security Instrument mortgage loan ma	g the same date as and set and Security Instrument cover ument and defined therein and de by USAA FSB to Borrow	ment or the Equity Line of Credit Agreement and cured by the Security Instrument (the "Credit ing the real and personal property described in its the Real Property or Property, evidencing the ver(s) as identified in the Credit Agreement (the Security Instrument being set forth in Exhibit A,

In consideration of the mutual promises and agreements exchanged, and other good

and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, it

(page 1 of 7)

is hereby agreed by and among the parties as follows:

attached hereto and made a part hereof.

The current outstanding principal balance of the Credit Agreement as of [date] OCTOBER 14,2008 is \$ 22843.09 .				
Mortgagor has requested that certain terms of the Credit Agreement and Security Instrument be modified. Lender has agreed to make certain modifications and by altering and amending Mortgagor's account and account records to reflect the modifications contained in this Agreement, evidences its agreement to them. Therefore, the following paragraphs of the Credit Agreement are amended as follows: [An "X" is placed before the following provisions that apply]				
X a. Change of Credit Limit. Beginning with the Effective Date of this Agreement, the Credit Limit in the Credit Agreement is modified to be as follows:				
FROM the previous Credit Limit of \$ 25000.00 (the "Previous				
Credit Limit") TO the new Credit Limit of \$35000.00 (the "New Credit Limit")				
b. <u>Change of Rate.</u> Beginning with the Effective Date of this Agreement and continuing for the remaining term of the Credit Agreement unless increased or decreased in accordance with the movement of the Index, as explained in the Credit Agreement, the periodic rate and the Annual Percentage Rate and the Margin are modified to be as follows:				
Periodic Rate:% ANNUAL PERCENTAGE RATE:% The number of percentage points (also called the Margin) added to the Prime Rate as published in the Wall Street Journal (or the Wall Street Journal Prime Rate) to obtain the annual percentage rate:%.				
c. Change of Minimum Payment Amount. (1) For Interest-Only Payment Option. Beginning with the Effective Date of this Agreement, the provisions governing the Minimum Payment Amount and Principal Reduction or Balloon Payment and, if applicable, the Regular Payment, are modified to be as follows:				
If the Credit Agreement refers to a "Regular Payment," then the Regular Payment will be equal to the amount of accrued finance charges on the last day of the Billing Cycle and the Minimum Payment under that Credit Agreement will be the				

Under this Interest Only Payment Option, the minimum payment will not repay any of the principal balance outstanding on the Loan Account Balance (the account balance). Borrower will be required to pay the entire outstanding balance in a single payment. At that time, Lender may, but is not obligated to, refinance this Line of

Regular Payment plus any amount past due and all other charges. If the Credit

Agreement refers only to a Minimum Payment and does not refer to a Regular

Payment, then the amount of the Minimum Payment under that Credit Agreement

will equal the amount of accrued finance charges on the last day of the Billing

Cycle.

Credit (or Credit Line). If Lender does refinance this Line of Credit (or Credit Line) at maturity, Borrower may be required to pay some or all of the closing costs normally associated with a new loan.

(2) For Percentage of Outstanding Balance Payment Option. Beginning with the Effective Date of this Agreement, the provisions governing the Minimum Payment Amount and Principal Reduction or Balloon Payment and, if applicable, the Regular Payment, are modified to be as follows:

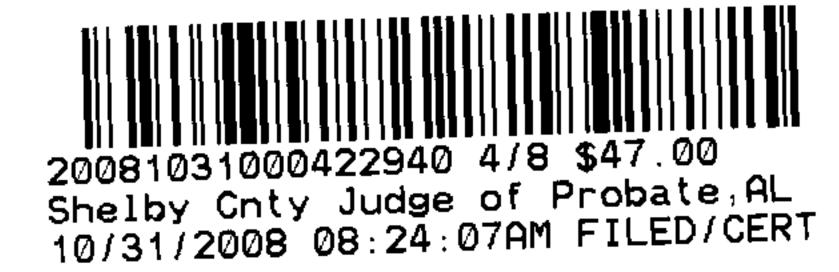
If the Credit Agreement refers to a "Regular Payment," then the Regular Payment will be equal to 1.5 percent of the Loan Account Balance (or the outstanding balance) on the last day of the Billing Cycle or \$100.00, whichever is greater, and the Minimum Payment under that Credit Agreement will be the Regular Payment plus any amount past due and all other charges. If the Credit Agreement refers only to a Minimum Payment and does not refer to a Regular Payment, then the amount of the Minimum Payment under that Credit Agreement will be equal to 1.5 percent of the Loan Account Balance (or the outstanding balance) on the last day of the Billing Cycle or \$100.00, whichever is greater.

Under this Percentage of Outstanding Balance Payment Option, the minimum payments may not be sufficient to repay the principal that is outstanding on the line. If they are not, Borrower will be required to pay the entire outstanding balance in a single payment. At that time, Lender may, but is not obligated to, refinance this Line of Credit (or Credit Line). If Lender does refinance this Line of Credit (or Credit Line) at maturity, Borrower may be required to pay some or all of the closing costs normally associated with a new loan.

_____ d. Change of Term. Beginning with the Effective Date of this Agreement, the provision governing the maturity or Maturity Date is modified to be as follows:

M	laturi	ity	or	Matu	rity	Date:	
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- 3. Except as otherwise expressly modified hereby, all terms and provisions of the Credit Agreement and Security Instrument are ratified and confirmed and shall remain in full force and effect, enforceable in accordance with their terms as hereby modified. To the extent of any conflict between the Credit Agreement and Security Instrument, on the one hand, and this Agreement, on the other hand, this Agreement shall control. Mortgagor represents and warrants that as of the effective date of this Agreement no default exists in the Credit Agreement or Security Instrument.
- 4. Mortgagor hereby agrees to observe, comply with and perform all of the obligations, terms and conditions under or in connection with the Credit Agreement and Security Instrument as previously executed by Mortgagor, as modified hereby. Mortgagor hereby reaffirms to USAA FSB each of the representations, warranties, covenants, and agreements contained in the Credit Agreement, Security Instrument, or any or all other documents executed by Mortgagor in connection with the Loan, with the same force and effect as if each were separately stated



herein. This Agreement is not intended to be a satisfaction and replacement of the existing obligation, but rather a modification, amendment, and supplement of the existing obligation.

- 5. Mortgagor hereby acknowledges and agrees that the liens and security interests of the Security Instrument and any other documents and instruments executed in connection with the Loan evidenced by the Credit Agreement (the "Home Equity Liens") are valid and subsisting liens and security interests and are superior to all other liens and security interests against the Real Property or Property and any other collateral to which they attach, with the sole exception of the indebtedness secured by encumbrances of record on the date of the Security Instrument and of which Mortgagor made Lender aware prior to closing of the Loan (if any and if such indebtedness is still unsatisfied), and those Home Equity Liens are hereby renewed and extended and carried forward in full force and effect.
- 6. This Agreement shall be binding upon and shall inure to the benefit of the parties, their respective heirs, representatives, successors and assigns.
- 7. In the event the enforceability or validity of any portion of this Agreement, the Credit Agreement, the Security Instrument, or any other documents executed in connection with the Loan, all as modified hereby, is challenged or questioned, such provision shall be construed in accordance with and shall be governed by whichever applicable federal or state law would uphold or would enforce such challenged or questioned provision.
- 8. THIS AGREEMENT AND ALL OF THE LOAN DOCUMENTS, AS HERETOFORE OR HEREIN MODIFIED, REPRESENT THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.
- 9. In the event the term, "Mortgagor," represents more than one person, then the terms of this Modification Agreement are undertaken by each and every person, and all duties under this Modification Agreement are joint and several. All references to the singular include the plural; all references to the masculine include the feminine.

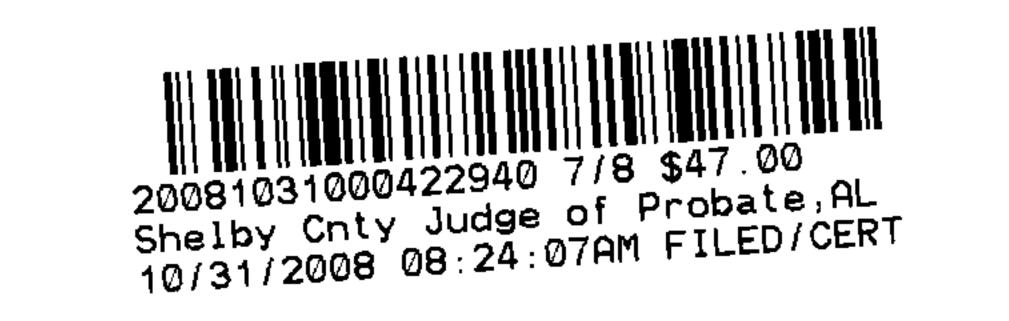
IN WITNESS WHEREOF, the undersigned have executed this Agreement on the dates set forth in the acknowledgments below, the last date of said acknowledgments to constitute the "Execution Date" of this Modification, this Modification to be effective as of the Effective Date identified above.

MORTGA	GOR:	MORTGAGOR:					
50	an Robertson 10/15/200	8 M					
SEAN ROBE	ERTSON (Date)	(Date)					
(Witness)	renda Lar Ce 19/15/20	(Witness)					
MORTGA	GOR:	MORTGAGOR:					
	(Date)	(Date)					
(Witness)		(Witness)					
A O I/ B I O LA	U CDARFRIT.	$\mathcal{O}(1)$					
ACKNOW	VLEDGMENT: STATE OF ALABAMA	COUNTY OF Skelley ss.					
(Individual)	I, a notary public, hereby certify that						
	whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of						
	bears date. Given under my hand	this day of					
	My commission expires: 1-23-1 (Seal)						
		Lette D. allen (Notary Public)					
	Pr	inted Name: BeTty G. AKIN					
		BETTY G. AKIN NOTARY PUBLIC STATE OF ALABAMA COMM. EXP. 1-23-2010					

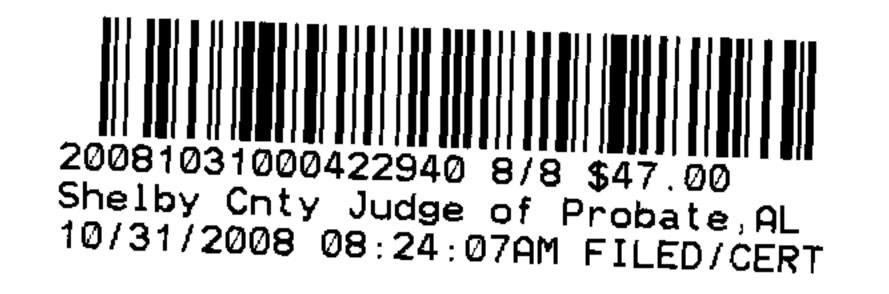
10/31/2008 08:24:07AM FILED/CERT

STATE OF ALABAMA COUNTY OF ______ ss. (Individual) I, a notary public, hereby certify that _____ whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date. Given under my hand this _____ day of ______, 20_______. My commission expires: (Seal) (Notary Public) Printed Name: _____ STATE OF ____ ALABAMA ____, COUNTY OF _____ (Individual) I, a notary public, hereby certify that whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date. Given under my hand this _____ day of My commission expires: (Notary Public)

Printed Name: _____



	STATE OF	ALABAMA	COUNTY OF	- -	<u></u> } ss.			
(Individual)	I, a notary public, hereby certify that							
	to me, acknowledge the conveyance	edged before r e, he/she/they	ne on this day tha	nt, being informed ne voluntarily on	who is/are known of the contents of the day the same day of			
	N. 4		_, 20					
	IVIY commission (Seal)	expires:	, — <u>-</u> 12 12 22, ,					
				/ N. I				
				(Notary Public)				
			Printed Name:					



FileNo: 12776159

Schedule A

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA:

LOT 124, ACCORDING TO THE AMENDED MAP OF AMBERLEY WOODS, 6TH SECTOR, AS RECORDED IN MAP BOOK 22, PAGE 48 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.