

Inst # 2002-02839
01/16/2002-02839
10:02 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CH 18.00

**MODIFICATION OF HOME EQUITY CREDIT LINE
AGREEMENT AND DISCLOSURE STATEMENT
AND SECURITY INSTRUMENT**

WHEN RECORDED MAIL TO:

MSN SV-79 / DOCUMENT CONTROL DEPT.
P.O. BOX 10266
VAN NUYS, CALIFORNIA 91410-0266

DOC ID #: 000048344242075
ESCROW/CLOSING #: 0483442

SPACE ABOVE FOR RECORDERS USE

By: ANGELA WOOD

AMERICA'S WHOLESALE LENDER
100 CONCOURSE PKWY SUITE 100
BIRMINGHAM, AL 35244-

THIS MODIFICATION OF HOME EQUITY CREDIT LINE AGREEMENT AND DISCLOSURE,
TSTATEMENT AND SECURITY INSTRUMENT (this "Modification") is made as of the 31st day of
October 2001 , by and between
JAMES M BOWEN SR, AND LEANNE BOWEN,

● HELOC-Credit Line Modification
1U9801US (03/01)

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Initials: lb JB



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("Borrower(s)") and
 AMERICA'S WHOLESALE LENDER
 4500 PARK GRANADA, CALABASAS, CA 91302-1613
 ("Lender"), with reference to the following facts:

A. Borrower(s) executed and delivered to Lender that certain Home Equity Credit Line Agreement and Disclosure Statement (the "Agreement") dated October 31st, 2001, evidencing a loan (the "Loan") in the principal amount of \$ 22,900.00, or so much thereof as may be advanced and readvanced from time to time under the Agreement. The Agreement is secured by the real property described in Exhibit A attached hereto (the "Property") pursuant to that certain Mortgage, Deed of Trust, Open End Mortgage or Deed to Secure Debt (the "Security Instrument") executed by Borrower(s) and recorded in the Official Records of SHELBY County, ALABAMA on January 16, 2002, as

Capitalized terms used herein without definition shall have the meanings set forth in the Agreement and Security Instrument.

B. Pursuant to the request of Borrower(s), Lender has agreed to make the following modifications to the Agreement and Security Instrument (check all applicable boxes):

- ☐ an increase in our Credit Limit to \$
☐ an increase in the Margin to %.

In consideration of the foregoing, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree as follows:

1. Modification. The Agreement and Security Instrument are modified as follows (check all applicable boxes):

- ☐ The Credit Limit set forth in paragraph 4 of the Agreement or maximum principal amount of the Loan is \$
☐ The Margin as set forth in paragraph 5(D) of the Agreement is 3.625 %.

2. Representations of Borrower(s). Borrower(s) represent(s) to Lender that (1) except for the Security Instrument and any prior liens identified in the Security Instrument, there are no other liens, encumbrances or claims against the Property and (2) there has been no increase, amendment or modification of any prior security instrument identified in the Security Instrument.

3. Effect of Modification. Except as stated herein, the Agreement and Security Instrument are not altered, amended or modified and remain in full force and effect. None of Lender's rights thereunder are or shall be deemed to be prejudiced by reason of this Modification. Except as provided herein, this Modification shall not affect the lien or charge of the Security Instrument upon the Property.

4. Joint and Several Liability. The liability of Borrowers under this Modification is joint and several.

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This Modification has been signed by Lender and Borrower(s) as of the date first above written.

Lender:

By: _____

Name: _____

Title: _____

WITNESS:

Maribeth Krzyz

James M Bowen (SEAL)
Borrower: JAMES M BOWEN SR

Maribeth Krzyz

Leanne Bowen (SEAL)
Borrower: LEANNE BOWEN

_____ (SEAL)
Borrower:

_____ (SEAL)
Borrower:

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