20050714000353470 1/1 $12.00
Shelby Cnty Judge of Probate, AL
07/14/2005 02:34:41PM FILED/CERT

Alabama Telco Credit Union
Post Office Box 360287
Birmingham, Alabama 35236-0287

NOTE AND MORTGAGE – MODIFICATION AGREEMENT AND DISCLOSURE

Borrower: **MARK MCCLELLAN AND LAURIE MCCLELLAN, HUSBAND AND WIFE**
(whether one or more: hereafter referred to as "you")

Address: **1124 BERWICK ROAD, HOOVER, AL 35242**
Account Number: **1561510** Loan Number: **66**

WHEREAS, you have previously executed an equity loan note in favor of ALABAMA TELCO CREDIT UNION with a credit limit of **$47,050.00** and executed a mortgage simultaneously therewith which is recorded in INST#20050531000261050 in the Judge of probate of SHELBY County, State of ALABAMA.

AND WHEREAS, you are desirous of having said loan note and mortgage modified due to an increase in the amount owed according to the terms of another mortgage on the same property.

NOW, THEREFORE, you do hereby request that a modification of the above said loan be granted, as follows:

1. Beginning on the **07TH** day of **JUNE 2005** the credit limit shall be lowered to **$42,350.00.**
2. All other provisions of said Loan and Mortgage shall remain the same and be in full force and effect. You acknowledge receipt of a copy of this Agreement and Disclosure. You agree to all of the terms herein. You agree that all of the terms apply to you ~~jointly~~ and severally.

Witness — Date 6-7-05 — MARK MCCLELLAN

Witness — Date 6-7-05 — LAURIE MCCLELLAN

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that, **MARK MCCLELLAN AND LAUIRE MCCLELLAN**, whose name(s) is (are) signed to the foregoing, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of said document, (s) he, (they) executed the same voluntarily on the date the same bears date. Given under my ~~hand and~~ official seal on the **07TH** day of **JUNE 2005.**

Notary Public (SEAL)

My commission expires: 8/8/2007

THIS INSTRUMENT PREPARED BY: TRIMMIER LAW FIRM, 2737 Highland Avenue, Birmingham, Alabama 35205.

NOTE TO CLERK OF COURT. Mortgage Certifies that if at any point this mortgage is assigned to a non-tax exempt holder that such holder will comply with Alabama Code ~40-22-2(5)(1975).