RECORDING REQUESTED BY:

20050727000375590 1/3 \$18.00 Shelby Cnty Judge of Probate, AL

07/27/2005 09:32:35AM FILED/CERT

and

Return to:

FIRST FRANKLIN FINANCIAL 2150 NORTH FIRST ST. SAN JOSE, CA 95131

Loan Number: 4000287136 Date: April 29, 2005

REFORMATION / AMENDMENT TO MORTGAGE

THIS AGREEMENT is made effective the April 29, 2005, between First Franklin A Division of National City Bank of Indiana ("Lender") and Joseph V. Myers and Brenda L. Myers, husband and wife " ("Borrower(s)").

RECITAL

- 2. a. Borrower made and delivered to Lender a Promissory Note (the "Note") in the principal amount of \$432,000.00, dated March 04, 2005 evidencing a loan in that sum made by Lender to Borrower(s).
 - b. The Note is secured by a Mortgage recorded in the office of the County Recorder of Shelby County on 3/29/05, as document #, against the real property commonly known as 1032 Hastings Circle Birmingham AL 35242: 200503290141000

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

c. Lender and Borrower(s) desire to correct an error in the Mortgage securing the Note to Accurately reflect their original intent and agreement.

AGREEMENT

1. The Mortgage securing the Note is reformed and /or amended as follows:

Corrects the document date from March 04, 2004 to March 04, 2005 on Mortgage and Riders.

2. Other than as set forth above, this Agreement does not create any new right or obligation for either Lender or Borrower(s) with respect to the Note or the Mortgage, which, except as reformed and / or amended by the Agreement are reaffirmed in full.

| Spart V. myrs | 7-9-0 |
|---|--|
| Joseph\V. Myers | Date |
| Benle J. Muxen | 4-19-05 |
| Brenda L. Myers | Date 20050727000375590 2/3 \$18.00 Shelby Cnty Judge of Probate, AL 07/27/2005 09:32:35AM FILED/CERT |
| BY:RON E. BERUBE, VP, Investor Sale | Soft for Beyld D. Nugur 4-4-00 S/Due Diligence AS ATTORNEY IN FACT DATE Joseph D. Nugur D. 4-4-00 |
| Agrice - mond- | sad fr grand s. wife 4. 4. or |
| STATE OF | |
| COUNTY OF | |
| | erupe |
| name(s) is/are subscribed to the within in same in his/her/their authorized capacity(| on the basis of satisfactory evidence) to be the person(s) whose strument and acknowledged to me that he/she/they executed the ies), and that by his/her/ their signature(s) on the instrument the ich the person(s) acted, executed the instrument. |
| WITNESS my hand and official seal | |

7. . **7**

RUSTY FRANKLYN
Commission # 1471725
Notary Public - California
Santa Clara County
My Comm. Expires Feb 23, 2008

Escrow File No.: BHM0501988

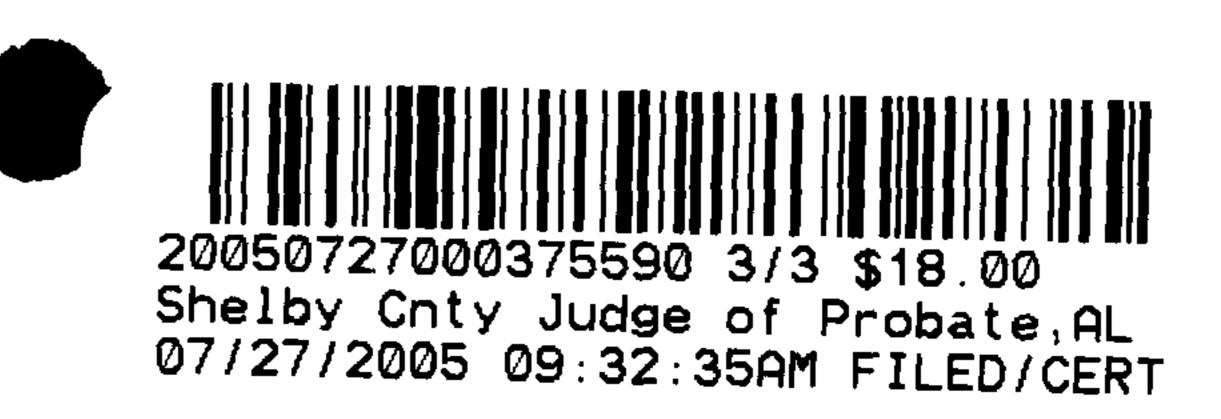


EXHIBIT "A"

Lot 1225, according to the Survey of Highland Lakes, 12th Sector, Phase I, an Eddleman Community, as recorded in Map Book 26, page 137, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Area, all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 and amended in Instrument #1996-17543, in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 12th Sector, Phase I, recorded as Instrument #2000-20771, in the Probate Office of Shelby County, Alabama.