


RECORDING REQUESTED BY:

and

Return to:

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


20050727000375600 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
07/27/2005 09:32:36AM FILED/CERT

Loan Number: 34891515

Date: August 17, 2004

REFORMATION / AMENDMENT TO MORTGAGE

THIS AGREEMENT is made effective the 25TH June, 2004 between **First Franklin Financial Corporation** ("Lender") and **Heather Acton and Stephen Acton, wife and husband**, ("Borrower").

RECITAL

Borrower made and delivered to Lender a Promissory Note (the "Note") in the principal amount of **\$117,000.000** dated **July 15th, 2004** evidencing a loan in that sum made by Lender to Borrower(s). The Note is secured by a Mortgage recorded in the office of the County Recorder of **Shelby** on **8/2/04**, as document # **200408020420390**, against the real property commonly known as and legally described as: **1986 Riva Ridge Road Helena AL 35080**

Legal Description as recorded in said Mortgage

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

NOW THEREFORE, the parties hereto desire to reform said Mortgage as follows:

To correct street number from 1906 to 1986 from Mortgage, Prepay Rider and ARM Rider

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.



Heather Acton

Date



Stephen Acton

Date

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Alice K Carmack
Alice K Carmack, VP Asset Quality, as Attorney in Fact

STATE OF
COUNTY OF

On AUG 30 2004 before me, Roberto Gonzalez, Notary Public, personally
appeared Alice K. Carmack; v.p. of Asset Quality at FFEC
personally known to me (~~or proved to me on the basis of satisfactory evidence~~) to be the person(~~s~~) whose
name(~~s~~) ~~is/are~~ subscribed to the within instrument and acknowledged to me that he/~~she/they~~ executed the
same in his/~~her/their~~ authorized capacity(~~ies~~), and that by his/~~her/their~~ signature(~~s~~) on the instrument the
person(~~s~~), or the entity upon behalf of which the person(~~s~~) acted, executed the instrument.

WITNESS my hand and official seal

Signature 

