



20050915000478850 1/3 \$167.00
 Shelby Cnty Judge of Probate,AL
 09/15/2005 08:06:49AM FILED/CERT

This Document Prepared By:

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MODIFICATION TO OPEN-END MORTGAGE

I, R Stillwell Hunt, Nancy S Hunt, (herein "Borrower"), who reside at 545 North Lake Cove, Birmingham, AL 352420000, and the collateral address is 545 North Lake Cove, Birmingham, AL 35242 (referred to in this Modification to Open-End Mortgage as "I," "me," or "my," whether one or more persons) enter into this Modification to Open-End Mortgage with Wachovia Bank, National Association ("Wachovia"), whose address is 301 South College Street, VA 0343, Charlotte, North Carolina 28288-0343, this 8/16/2005. Capitalized terms not defined herein have the same meaning as defined in the Open-End Mortgage.

I previously executed and delivered to Wachovia a Prime Equity Line of Credit Agreement and Disclosure Statement ("Note") dated 4/14/2005, which provides for Wachovia to extend credit to me from time to time in an aggregate amount not to exceed the principal sum of \$300,000.00 U. S. Dollars. The Note is secured by an Open-End Mortgage of even date recorded 5/2/2005 in the public land records of SHELBY County, Alabama, at Book/Instrument , Page , Parcel 03 8 27 0 010 003.000.

increase MORTGAGE FROM \$300,000.00 TO \$400,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS increased BY \$100,000.00

SEE ATTACHED FOR LEGAL DESCRIPTION

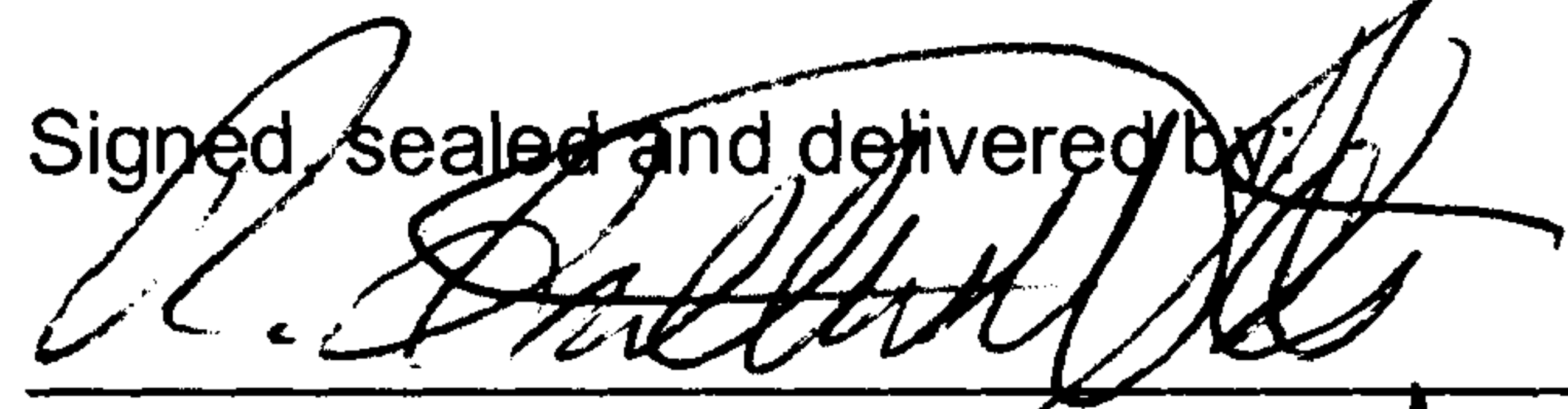
I have requested Wachovia to increase the maximum credit available under the terms of the Note and Open-End Mortgage, and Wachovia has agreed to do so in consideration of and subject to the terms and conditions stated in this Modification to Open-End Mortgage.

Wachovia and I hereby agree that:

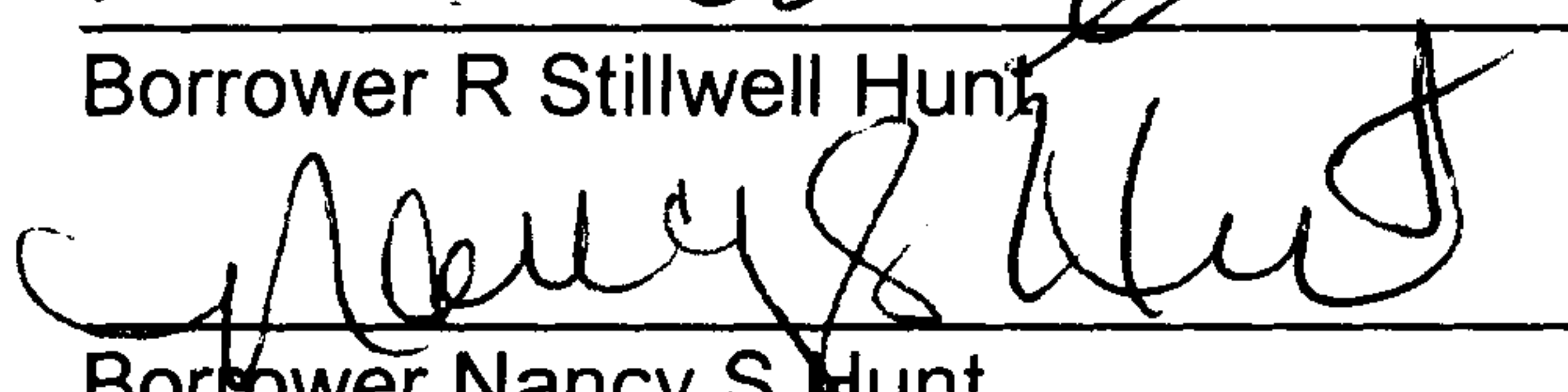
1. The maximum credit available to me pursuant to the Note is hereby increased to the principal sum of Four Hundred Thousand U. S. Dollars (\$400,000.00) ("New Maximum Credit Available"), and the Open-End Mortgage is hereby amended to secure said New Maximum Credit Available.
2. All other provisions of the Open-End Mortgage shall remain in full force and effect except as specifically modified by this Modification to Open-End Mortgage.

IN WITNESS WHEREOF, Borrower has executed this Modification to Open-End Mortgage and adopted as his seal the word ("SEAL") appearing beside his name.

Signed, sealed and delivered by:


 _____ [SEAL]
 Borrower R Stillwell Hunt

_____ [SEAL]
 Borrower


 _____ [SEAL]
 Borrower Nancy S Hunt

_____ [SEAL]
 Borrower

_____ [SEAL]
 Borrower

_____ [SEAL]
 Borrower

Original Pel Visit Number: 0509100006
 Visit Number: 0520000105

State of Alabama

County of Jefferson

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that _____

R. Stillwell Hunt, Nancy S. Hunt

whose name(s) is/are signed to the foregoing instrument, and who is/are known to me, acknowledge before me on this day that, being informed of the contents of said Mortgage, he/she/they executed the same voluntarily on the same day the same bears date.

GIVEN under my hand and official seal this 16th day of August, 2005.

Bobbie J. Rowell
Notary Public


Bobbie J. Rowell
Notary Public (Name Typed or Printed)

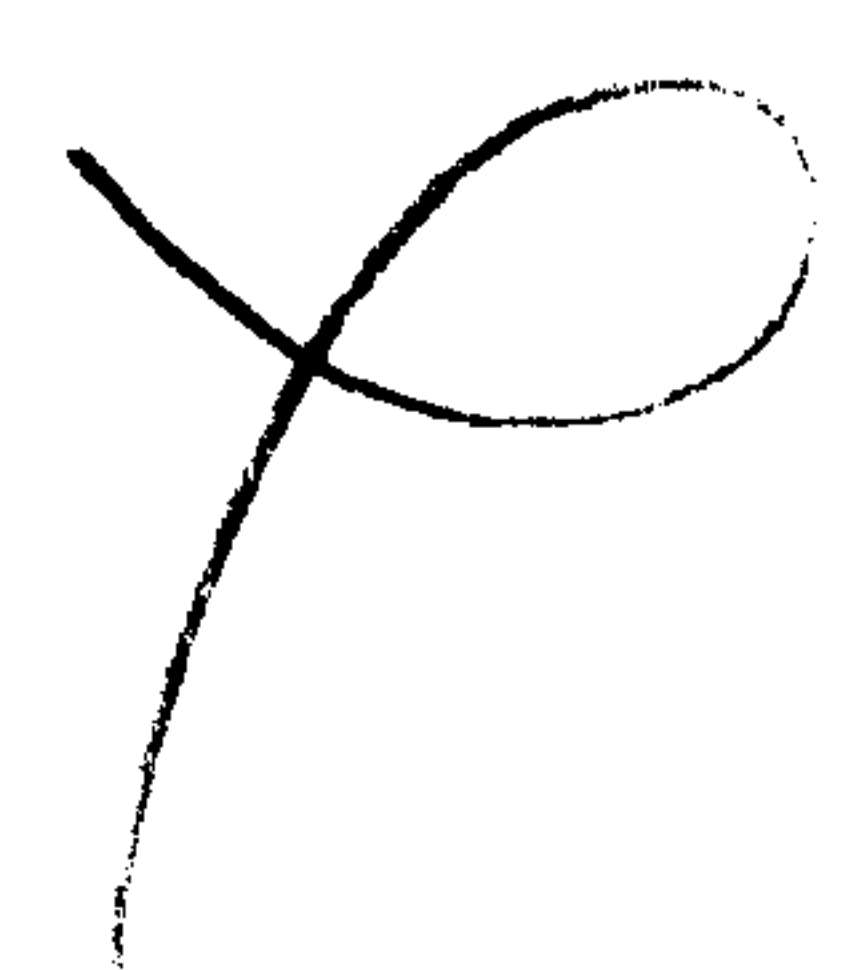
My Commission Expires: 9-16-05

NOTICE TO PROBATE JUDGE

This Mortgage secures open-end or revolving indebtedness with residential real property or interests; therefore, under Section 40-22-21(1)b, Code of Alabama 1976, as amended, the mortgage filing privilege tax on this Mortgage should not exceed \$.15 for each \$100 (or fraction thereof) of the credit limit of \$400,000 provided for herein, which is the maximum principal indebtedness to be secured by this Mortgage at any one time.
Wachovia Bank, N.A.

By Michael S. Hunt
Its Asst. V.P.



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LEGAL DESCRIPTION
Reference Number: 0520000105

ALL THAT CERTAIN PROPERTY SITUATED IN CITY OF BIRMINGHAM IN THE COUNTY OF SHELBY AND STATE OF ALABAMA AND BEING DESCRIBED IN A DEED DATED 04/27/1999 AND RECORDED 04/28/1999 IN BOOK 1999, PAGE 17738 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE AND REFERENCED FOLLOWS: LOT 3 ACCORDING TO THE FIRST AMENDED PLAT OF FINAL PLAT OF SUBDIVISION, NORTH LAKE AT GREYSTONE, PHASE, AS RECORDED IN MAP BOOK 23, PAGE 58 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA. PARCEL ID NUMBER: 03 8 27 0 010 003.000


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