RECORDATION REQUESTED BY:

State Farm Bank, F.S.B. Bank Loan Center One State Farm Plaza Bloomington, IL 61710

WHEN RECORDED WAIL

State Farm Bank, F.S.B.

When recorded mail to:

FIRST AMERICAN TITLE INSURANCE
1228 EUCLID AVENUE, SUITE 400

CLEVELAND, OHIO 44115

Madison, WI 57305-0961 ATTN: FT1120

SEND TAX NOTICES TO:

WILLIAM F DEAN
TERRI DEAN
128 BRANCH DR
CHELSEA, AL 35043

20060124000039260 1/3 \$92.15 Shelby Cnty Judge of Probate, AL 01/24/2006 03:28:20PM FILED/CERT

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

F-27058321

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 16, 2005, is made and executed between WILLIAM F DEAN and TERRI DEAN; as Husband and Wife (referred to below as "Grantor") and State Farm Bank, F.S.B.,

whose address is One State Farm Plaza, Bloomington, IL 61710 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 22, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 5/10/05 AS DOCUMENT #20050510000223120 IN THE SHEBLY COUNTY RECORDS.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in SHELBY County, State of Alabama:

See EXHIBIT A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 128 BRANCH DR, CHELSEA, AL 35043. The Real Property tax identification number is 098340003053000.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

PRINCIPAL INCREASE OF \$50,100. THE LIEN OF THE MORTGAGE SHALL NOT EXCEED AT ANY ONE TIME \$75,000. THE MATURITY DATE OF THIS MORTGAGE WILL BE JANUARY 30, 2013.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 16, 2005.

THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

VILLIAM F DEAN

TERRI DEAN

(Seal)

LENDER:

STATE FARM/BANK, F.S.B.

Authorized Signer

(Seal)

STEVEN W. HAHN HOME EQUITY MANAGER

MODIFICATION OF MORTGAGE (Continued)

Loan No: 08525566147

Page 2

This Modification of Mortgage prepared by:		20060124000039260 2/3 \$92.15
	Name: EMA PARKS, HOME EQUITY REPRESENTATIVE Address: One State Farm Plaza City, State, ZIP: Bloomington, IL 61710	Shelby Cnty Judge of Probate, AL 01/24/2006 03:28:20PM FILED/CERT
INDIVIDUAL ACKNOWLEDGMENT		
STATE OF ALABAMA	}	
COUNTY OF LAuderdale) SS)	
Husband and Wife, whose names are signed	c in and for said county in said state, hereby certify that V I to the foregoing instrument, and who are known to me, ack ication, they executed the same voluntarily on the day the same	knowledged before me on this day that,
Given under my hand and official seal this	15th day of December	, 20 <u>05</u>
My commission expires <u>that</u>	200φ	Notary Public
LENDER ACKNOWLEDGMENT		
STATE OF MASSON COUNTY OF STATE OF STA	Notary	OI L. WOHLDMANN St. Louis County Commission Expires June 26, 2008
Stwin W. Hair	in and for said county in said state, hereby certify that a corporation, is signed to the foregoing Moleing informed of the contents of said Modification of Mortga for and as the act of said corporation.	odification and who is known to me, age, he or she, as such officer and with
Given under my hand and official seal this	23 day of December Joan J	10005. Worldman
My commission expires June 20	3cdi i.	Wotary Public Wohldmann

20060124000039260 3/3 \$92.15 Shelby Cnty Judge of Probate, AL 01/24/2006 03:28:20PM FILED/CERT

EXHIBIT "A"

LEGAL DESCRIPTION

A PARCEL OF LAND SITUATED IN THE STATE OF ALABAMA, COUNTY OF SHELBY, WITH A STREET LOCATION ADDRESS OF 128 BRANCH DR; CHELSEA, AL 35043 CURRENTLY OWNED BY WILLIAM F DEAN AND TERRI DEAN HAVING A TAX IDENTIFICATION NUMBER OF 098340003053000 AND FURTHER DESCRIBED AS LOT: 53; SUBDIVISION: BROOK CHASE ESTATES; PHASE NUMBER: I; RECORDER'S MAP REFERENCE: MB21 PG49.

098340003053000 128 BRANCH DR; CHELSEA, AL 35043

417783104 27058321/f

