

This Document Prepared By:
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MODIFICATION TO OPEN-END MORTGAGE

I, Janis Allman, (herein "Borrower"), who reside at 44 W Moonlight Bay, Shelby, AL 35143, and the collateral address is 44 W Moonlight Bay, Shelby, AL 35143 (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 6/8/2006. 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 4/10/2006, which provides for Wachovia to extend credit to me from time to time in an aggregate amount not to exceed the principal sum of \$20,000.00 U. S. Dollars. The Note is secured by an Open-End Mortgage of even date recorded 5/5/2006 in the public land records of SHELBY County, Alabama, at Mortgage Book/Instrument 2006050500, Page , Parcel 33 1 12 4 001 001.006.

increase MORTGAGE FROM \$20,000.00 TO \$57,000.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS increased BY \$37,000.00

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 fifty seven thousand dollars U. S. Dollars (\$57,000.00) ("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 Janis Allman

_____[SEAL]
Borrower

_____[SEAL]
Borrower

_____[SEAL]
Borrower

_____[SEAL]
Borrower

_____[SEAL]
Borrower

Original Pel Visit Number: 0606095850
Visit Number: 0611095332

State of Alabama

County of Shelby

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

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 8th day of June, 2006

X

Matthew J Mc Cain
Notary Public

Matthew J McCain
Notary Public (Name Typed or Printed)

My Commission Expires: April 19, 2010

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
\$_____ provided for herein, which is the maximum principal indebtedness to be secured by this
Mortgage at any one time.


Wachovia Bank, N.A.

By _____

Its _____

Original Pel Visit Number: 0606095850
Visit Number: 0611095332

0611095332


20060623000302000 3/3 \$72.50
Shelby Cnty Judge of Probate, AL
06/23/2006 10:08:44AM FILED/CERT

LEGAL DESCRIPTION

ALL THAT CERTAIN PROPERTY SITUATED IN THE CITY OF SHELBY AND STATE OF ALABAMA AND BEING MORE PARTICULARLY DESCRIBED IN A DEED DATED 07/02/2002 AND RECORDED 07/16/2002 ON INSTRUMENT NUMBER 20020716000331430 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE AND REFRENCED AS FOLLOWS: LOT 294, ACCORDING TO THE SURVEY OF ALABAMA PWER COMPANY RECREATIONAL COTTAGE SITE, SECTOR B, AS RECORDED IN MAP BOOK 33, PAGE 29 A AND E, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. PARCEL ID NUMBER: 33 1 12 4 001 001.006