63.08

20060809000385410 1/2 $63.20
Shelby Cnty Judge of Probate,AL
08/09/2006 12:07:26PM FILED/CERT

February 13, 2006 20060213000070220

Space Above This Line For Recording Data

This instrument was prepared by Linda Sorensen, ServisFirst Bank, P O Box 1508, Birmingham, Alabama 35201-1508

MODIFICATION OF MORTGAGE 1971

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is July 26, 2006. The parties and their addresses are:

MORTGAGOR:
DAVID KELLY WILLIAMSON
244 CAHABA OAKS TRL
BIRMINGHAM, Alabama 35124

LENDER:
SERVISFIRST BANK
Organized and existing under the laws of Alabama
P O Box 1508
Birmingham, Alabama 35201-1508

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated January 6, 2006 and recorded on February 13, 2006 (Security Instrument). The Security Instrument was recorded in the records of SHELBY County, Alabama at 20060213000070220 and covered the following described Property:

LOT 924, ACCORDING TO THE SURVEY OF GREYSTONE LEGACY 9TH SECTOR, AS RECORDED IN MAP BOOK 32, PAGE 44, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The property is located in SHELBY County at LOT 924 LEGACY AT GREYSTONE, BIRMINGHAM, Alabama 35242.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 1971, dated January 6, 2006, from Mortgagor to Lender, with a loan amount of $512,000.00. One or more of the debts secured by this Security Instrument contains a future advance provision.

(b) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

©1996 Bankers Systems, Inc., St. Cloud, MN Expere™

3. WARRANTY OF TITLE. Mortgagor warrants that Mortgagor continues to be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell and mortgage with the power of sale the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

4. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES. By signing under seal, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

David Kelly Williamson (Seal)
DAVID KELLY WILLIAMSON
Individually

LENDER:

ServisFirst Bank

By _____ (Seal)
Ryan Ramage, Vice President

ACKNOWLEDGMENT.

(Individual)

State OF Alabama County OF Jefferson ss.

I, Rebecca S Collins, a notary public, hereby certify that DAVID KELLY WILLIAMSON , whose name(s) is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she/they executed the same voluntarily on the day the same bears date. Given under my hand this 26th day of July, 2006.

My commission expires: _____
(Notary Public)

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: June 22, 2009
BONDED THRU NOTARY PUBLIC UNDERWRITERS

(Lender Acknowledgment)

State OF Alabama County OF Jefferson ss.

I, Rebecca S Collins, a notary public, in and for said County in said State, hereby certify that Ryan Ramage, whose name(s) as Vice President of ServisFirst Bank, a corporation, is/are signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she/they, as such officer(s) and with full authority, executed the same voluntary for and as the act of said corporation. Given under my hand this the 25th day of July, 2006.

My commission expires: _____
(Notary Public)

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: June 22, 2009
BONDED THRU NOTARY PUBLIC UNDERWRITERS

20060809000385410 2/2 $63.20
Shelby Cnty Judge of Probate,AL
08/09/2006 12:07:26PM FILED/CERT

©1996 Bankers Systems, Inc., St. Cloud, MN Expere™