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Prepared By:

Wells Fargo Bank, N.A.

JONAL SLOWTALKER

WELLS FARGO BANK, N.A.

2202 W ROSE GARDEN LN

PHOENIX, ARIZONA 85027

877-524-0858

State of Alabama _____ {Space Above This Line For Recording Data} _____
Account number: **650-650-1154877-1998** Reference number: **20061777100413**

**MODIFICATION TO HOME EQUITY LINE OF CREDIT
AGREEMENT AND OPEN-END MORTGAGE**

This Modification Agreement (this "Agreement") is made this **20TH DAY OF JULY, 2006**, between **Wells Fargo Bank, N.A.** (the "Lender") and **CHRISTINA M. KRAWCZYK, A MARRIED WOMAN, AND CALVIN B. KRAWCZYK, A NON-VESTED SPOUSE, WIFE AND HUSBAND**

(individually and collectively, the "Borrower").

Borrower has entered into a home equity line of credit agreement (the "Line of Credit Agreement") with the Lender, dated **October 2, 2003**, which is secured by a mortgage dated the same date as the Line of Credit Agreement (together with any renewals, extensions, and modifications to it made prior to the date of this Agreement), which is recorded in Book/Roll _____ at page(s) 1/8 of the County of **SHELBY** County, State of **ALABAMA** as document No. **200310270007145** (the "Security Instrument"), and covering real property located at

6101 TERRACE HILLS DR, BIRMINGHAM, ALABAMA 35242

(the "Property") and described as follows:

20031027000714540

LOT 29, ACCORDING TO THE SURVEY OF FINAL RECORD PLAT OF GREYSTONE FARMS TERRACE HILLS SECTOR, AS RECORDED IN MAP BOOK 24, PAGE 54, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. BEING THE SAME PREMISES CONVEYED TO CHRISTINA M. KRAWCZYK, A MARRIED WOMAN FROM ANNE T. LANZ, AN UNMARRIED WOMAN BY WARRANTY DEED DATED 06/27/2003, AND RECORDED ON 07/07/2003, DOCUMENT # 20030707000422270, IN SHELBY COUNTY, AL.



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Shelby Cnty Judge of Probate, AL
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The Borrower has requested and the Lender has agreed to modify certain terms of the Line of Credit Agreement and the Security Instrument as set forth below. All terms not defined in this Agreement shall have the same meanings as set forth in the Line of Credit Agreement.

In consideration of the mutual promises contained in this Agreement, the parties agree as follows:

Change in Credit Limit. The Lender and the Borrower agree that the credit limit under the Line of Credit Agreement is hereby increased to \$40,000.00 and that the lien of the Security Instrument shall secure the line of credit up to that amount as it is advanced and outstanding from time to time.

Each reference in the Security Instrument to the maximum amount of the line of credit is hereby amended to the extent necessary to reflect the modified credit limit.

The Borrower hereby agrees to pay to the Lender the following fees related to this Agreement:

Mortgage Registration Tax	\$30.00
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*This amount is an estimate. The actual recording/filing fee is shown on the HUD Settlement Statement that is attached to and incorporated into this Agreement.

Except as amended by this Agreement, all terms and conditions of the Line of Credit Agreement and the Security Instrument (including any previous modifications) shall remain in full force and effect, and this Agreement shall not affect the Lender's security interest in, or lien priority on, the Property. The Borrower agrees to be bound by and to perform all of the covenants and agreements in the Line of Credit Agreement and the Security Instrument at the time and in the manner therein provided.

This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

By signing this Agreement, the Borrower represents and warrants to the Lender that the Borrower has no counterclaims, set-offs or defenses to the Bank's rights under the Line of Credit Agreement or the Security Instrument.

The Borrower agrees to pay or reimburse the Lender for any and all fees payable to public officials in connection with this Agreement, and the recording thereof, including any mortgage registry tax that may be due.

This Agreement does not increase or extend any revolving credit insurance Borrower purchased in connection with the line of credit. Credit insurance means credit life, credit accident and health and/or credit disability insurance.

Co-Trustor/Co-Mortgagor Liability. As to any Borrower who signed the Security Instrument, but who did not execute the Line of Credit Agreement (a "co-trustor/co-mortgagor"), this Agreement does not modify, change or terminate the nature of the co-trustor/co-mortgagor's obligations in connection with the line of credit. The co-trustor/co-mortgagor is not personally obligated to pay the debt evidenced by the Line of Credit Agreement and the Security Instrument (as renewed, extended, and amended hereby). The co-trustor/co-mortgagor agrees that the Lender and the Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of the Line of Credit Agreement or the Security Instrument (as renewed, extended, and amended hereby) without the co-trustor/co-mortgagor's consent.

The Borrower and the Lender have executed this Agreement as of the day and year first above written.





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Christina M. Krawczyk

Borrower CHRISTINA M KRAWCZYK

Calvin B. Krawczyk

Borrower CALVIN B. KRAWCZYK, SIGNING AS NON-VESTED SPOUSE

Borrower

Borrower

Borrower

Borrower

Borrower

Borrower

Wells Fargo Bank, N.A.

By: *DRS/HL*

Its: *JONAL SUNWALKER*
Ops. Processor, Wells Fargo Bank, N.A.

{ Acknowledgments on Following Pages }



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FOR NOTARIZATION OF LENDER PERSONNEL

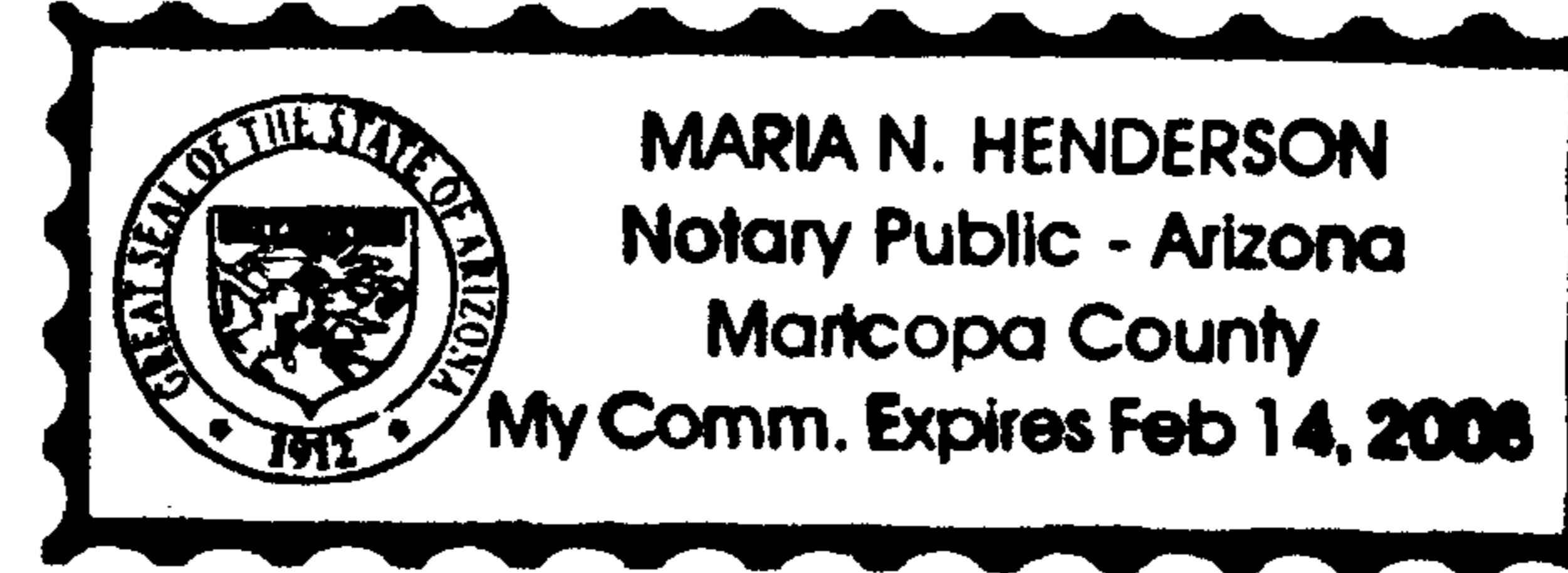
STATE OF ARIZONA)
COUNTY OF MARICOPA)
ss.

On this 28 day of July, 2006, before me, a Notary Public in and for said county personally appeared Jonah Shwartzker, to me personally known, who being by me duly (sworn or affirmed) did say that that person is CPS, Processor of said association, that (the seal affixed to said instrument is the seal of said or no seal has been procured by said) association and that said instrument was signed and sealed on behalf of the said association by authority of its board of directors and the said Wells Fargo Bank acknowledged the execution of said instrument to be the voluntary act and deed of said association by it voluntarily executed.

Maria N. Henderson
Notary Public

Arizona
State of

My commission expires: 2-14-08





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FOR NOTARIZATION OF BORROWERS

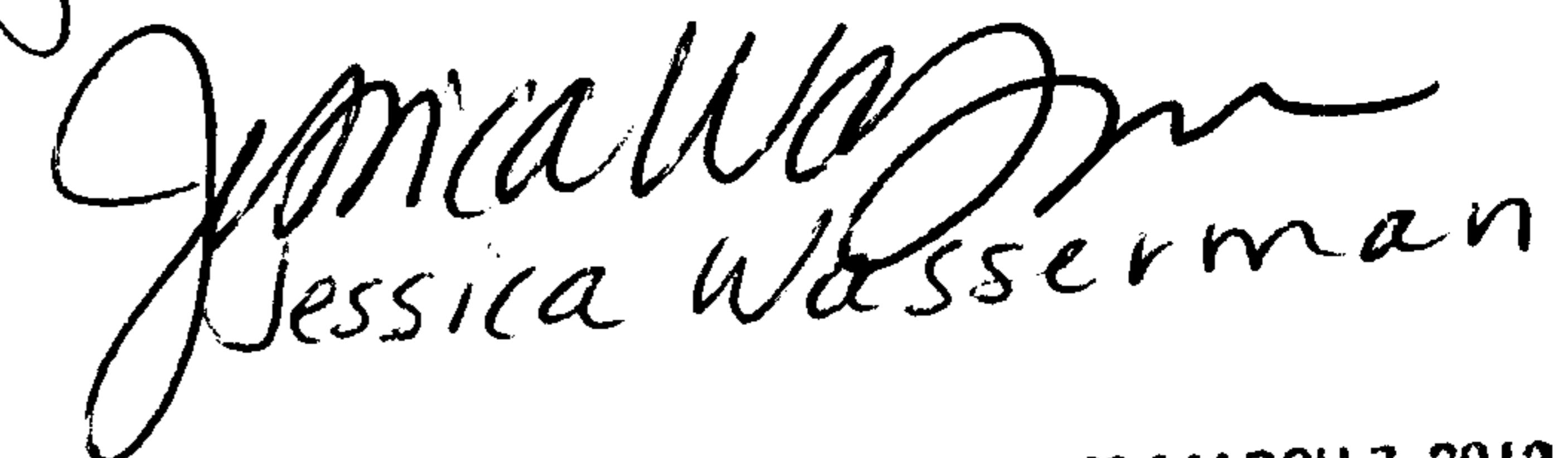
For An Individual Acting In His/Her Own Right:

ACKNOWLEDGMENT FOR INDIVIDUAL

The State of Alabama}

SHELBY County}

Calvin Krawczyk I Jessica Wasserman hereby certify that Christina M. Krauczyk & Calvin Krawczyk presented driver's license as identification whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date. Given under my hand this 24th day of July, A. D. 2006.


Jessica Wasserman

MY COMMISSION EXPIRES MARCH 7, 2010

