



GRAVES, AUBREY CAK

Record and Return To: Fiserv Lending Solutions 600A N.JohnRodes Blvd MELBOURNE, FL 32934

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

130000103807

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 8, 2007, is made and executed between AUBREY C GRAVES AKA AUBREY C GRAVES JR, whose address is 211 SALSER LN, COLUMBIANA, AL 350514061; LOU R GRAVES AKA LOU ANN GRAVES, whose address is 211 SALSER LN, COLUMBIANA, AL 350514061; husband and wife (referred to below as "Grantor") and Regions Bank, doing business as AmSouth Bank, whose address is 102 Inverness Plaza, Birmingham, AL 35243 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 25, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 05/02/2005 IN THE OFFICE OF THE JUDGE OF PROBATE SHELBY, COUNTY, ALABAMA ON INSTRUMENT # 20050502000208570 ON 8 PAGES.

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 211 SALSER LN, COLUMBIANA, AL 350510000.

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

The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$20,000 to \$40,400.

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 JANUARY 8, 2007.

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:

AUBREY C GRAVES

LOU R GRAVES

LENDER:

REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: Phillip Reed

Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283



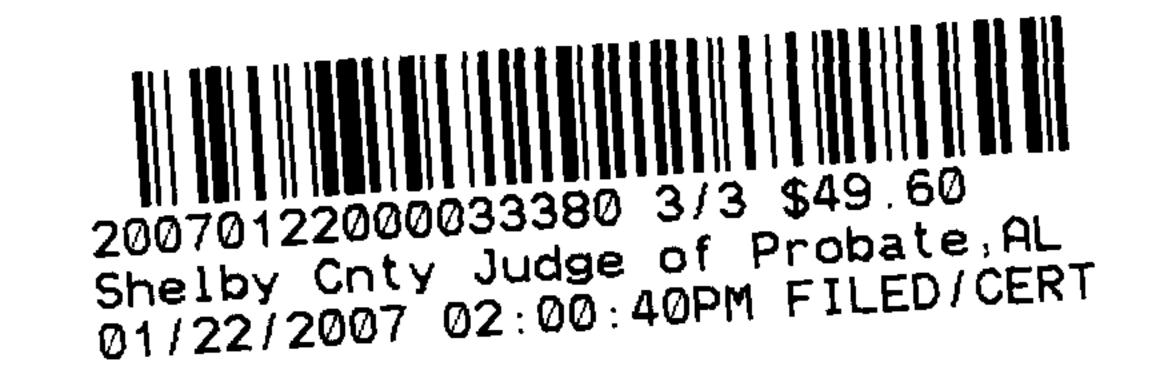
20070122000033380 2/3 \$49.60 Shelby Cnty Judge of Probate,AL 01/22/2007 02:00:40PM FILED/CERT

My commission expires

MODIFICATION OF MORTGAGE (Continued)

INDIVIDU	AL ACKNOWLED	GMENT
STATE OF MAINE)	
) SS	
COUNTY OF JULY	}	
I, the undersigned authority, a Notary Public in and for said co		
hoing informed of the contents of said Modification, they exec	g instrument, and who are cuted the same voluntarily	e known to me, acknowledged before me on this day that, v on the day the same bears dates
being informed of the contents of said Modification, they execute Given under my hand and official seal this	day of	20,01
Given diagnitify name and official sour time		Destal And C
		Notary Public
My commission expires $\frac{10/25/2009}{}$		L'andre de la company de la co
My commission expires / / / / / /		
LENDER	RACKNOWLEDG	MENT
STATE OF CARAMA	}	
) SS	
COUNTY OF MULDI)	
I, the undersigned authority, a Notary Public in and for said control of the said cont	ounty in said state, hereb	y certify that MILIUH (E) Control (1986)
acknowledged before me on this day that, being informed of	corporation, is signed to	the foregoing Modification and who is known to me, dification of Mortgage, he or she, as such officer and with
full authority, executed the same voluntarily for and as the ac	ct of said corporation.	
Given under my hand and official seal this	day of 1010	Uag-, 296/

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SCHEDULE "A"

THE "REAL PROPERTY" LOCATED IN SHELBY COUNTY, STATE OF ALABAMA:

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA, TO WIT:

BEGIN AT THE SE CORNER OF THE SW ¼ OF SECTION 1, TOWNSHIP 20 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA; THENCE RUN NORTHERLY ALONG THE EAST LINE FO SAID ¼ ¼ A DISTANCE OF 409.56 FEET TO A POINT ON THE SOUTH RIGHT OF WAY LINE OF SHELBY COUNTY HIGHWAY NO. 447; THENCE TURN AN ANGLE OF 61° 06′ 58″ LEFT TO A CHORD AND RUN NORTHWESTERLY A CHORD DISTANCE OF 342.62 FEET TO A POINT ON THE SAID SOUTH RIGHT OF WAY LINE OF SAID HIGHWAY; THENCE TURN AN ANGLE OF 118° 53′ 02″ LEFT AND RUN SOUTHERLY A DISTANCE OF 575.06 FEET TO A POINT ON THE SOUTH LINE OF SAID ¼ ¼; THENCE TURN AN ANGLE OF 94° 01′ 10″ LEFT AND RUN EASTERLY ALONG THE SOUTH LINE OF SAID ¼ ¼ A DISTANCE OF 300.74 FEET TO THE POINT OF BEGINNING, CONTAINING 3.4 ACRES, AND SUBJECT TO ALL AGREEMENTS, EASEMENTS AND/OR RESTRICTIONS OF PROBATED RECORD.

KNOWN: 211 SALSER LANE

PARCEL: 15-1-01-0-000-017.001