



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

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KUMBLA, LAKSHMIKANT

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

10711001101 200435317211370

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 30, 2007, is made and executed between LAKSHMIKANTHA KUMBLA, whose address is 408 VESCLUB PL, BIRMINGHAM, AL 35216; ANJU L KUMBLA, whose address is 408 VESCLUB PL, BIRMINGHAM, AL 35216; husband and wife (referred to below as "Grantor") and Regions Bank, doing business as AmSouth Bank, whose address is 520 Montgomery Highway, Vestavia Hills, AL 35216 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 23, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

ORIGINAL MORTGAGE, DATED APRIL 23, 2004, WAS RECORDED 5/7/2004, 20040507000242280, JUDGE OF PROBATE. .

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

LOT 2, ACCORDING TO THE SURVEY OF BAKER PROPERTIES, LTD, LAND DIVISION NO.4, AS RECORDED IN MAP BOOK 15, PAGE 33, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 3468 SMOKEY RD, ALABASTER, AL 35007.

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 \$51,750 to \$73,300.

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 30, 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:

LAKSHMIKANTHA

LENDER:

REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

Authorized Signer

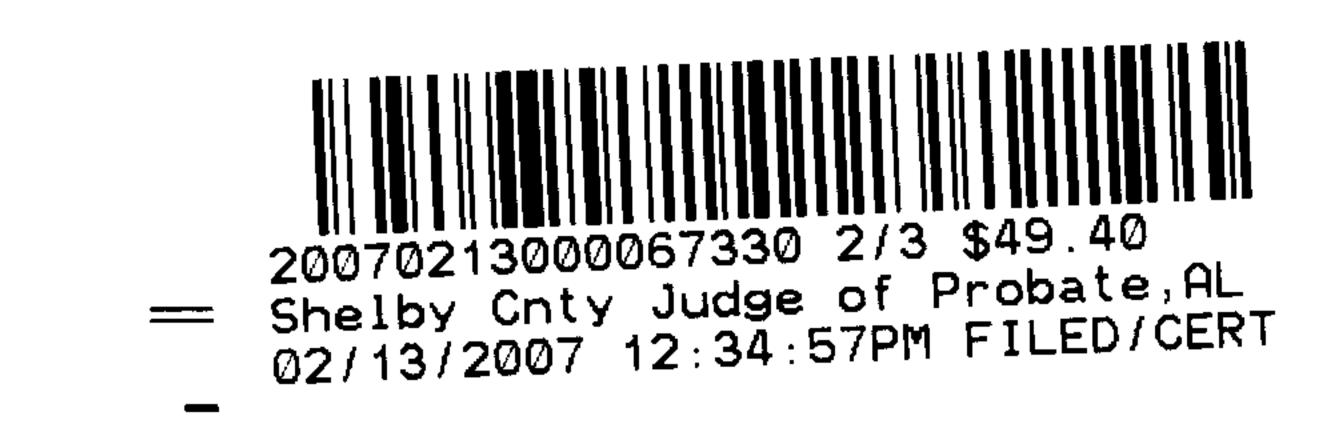
(Seal)

This Modification of Mortgage prepared by:

Name: Joanne Hayes

Address: P.O. BOX 830721

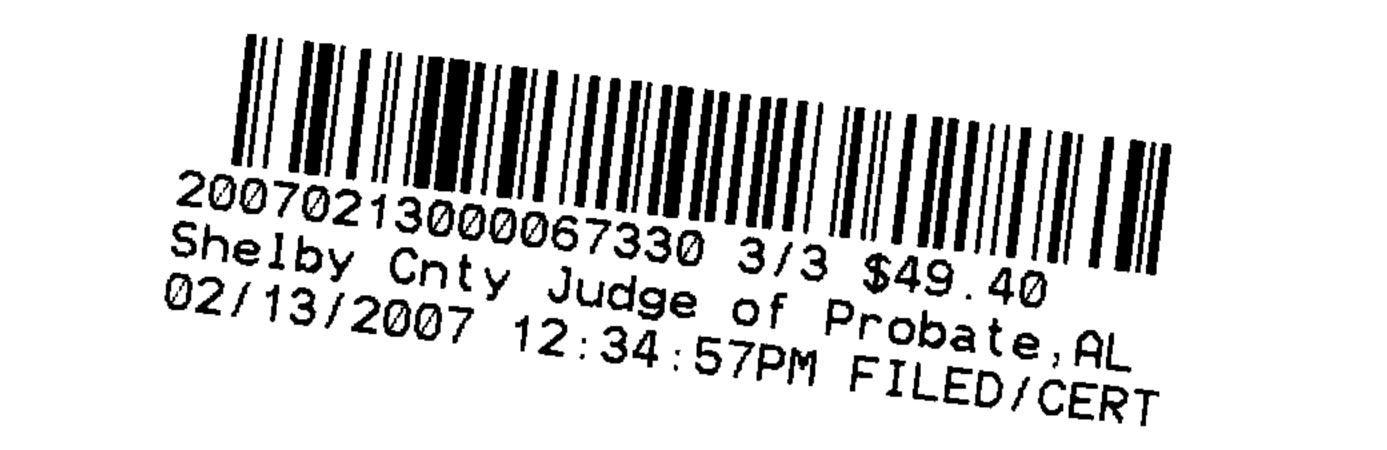
City, State, ZIP: BIRMINGHAM, AL 35283



MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALADAMI COUNTY OF JEFFELSUN) SS
COUNTY OF JEFFEL SUN	
this day that, being informed of the contents of said Modification, the	regoing instrument, and who are known to me, acknowledged before me on
My commission expires	
LENDER ACKNOWLEDGMENT	
STATE OF ALADAMA	
SIAIE OF IIOUUIII	
)) SS
COUNTY OF Jefferson	Triction Bitmirk
COUNTY OF	n said state, hereby certify that $\frac{heqions}{head}$ $\frac{heqions}{head}$ $\frac{head}{head}$ hea
I, the undersigned authority, a Notary Public in and for said county in Ambury Public in and for said county in a corpora acknowledged before me on this day that, being informed of the cofull authority, executed the same voluntarily for and as the act of sa	n said state, hereby certify that $\frac{heqionS}{head}$ $\frac{heqionS}{head}$ $\frac{head}{head}$ hea
I, the undersigned authority, a Notary Public in and for said county in Ambury Public in and for said county in a corpora acknowledged before me on this day that, being informed of the cofull authority, executed the same voluntarily for and as the act of said county in the confull authority.	n said state, hereby certify that <u>HEQIONS</u> <u>MANULUM</u> Ation, is signed to the foregoing Modification and who is known to me, entents of said Modification of Mortgage, he or she, as such officer and with id corporation.
I, the undersigned authority, a Notary Public in and for said county in AMDOUTE a corpora acknowledged before me on this day that, being informed of the cofull authority, executed the same voluntarily for and as the act of sa Given under my hand and official seal this	n said state, hereby certify that <u>HOIDDS</u> <u>MAN</u> <u>MAN</u> tition, is signed to the foregoing Modification and who is known to me, entents of said Modification of Mortgage, he or she, as such officer and with id corporation. day of



H036FFY5

SCHEDULE A

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

LOT 2, ACCORDING TO THE SURVEY OF BAKER PROPERTIES LTD, 4 AS RECORDED IN MAP BOOK 15 PAGE 33, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 3468 SMOKEY RD

PARCEL: 23-7-36-0-000-001-012