20070213000067460 1/3 $135.00
Shelby Cnty Judge of Probate,AL
02/13/2007 12:54:49PM FILED/CERT

WHEN RECORDED MAIL TO:

SHAW, BUDDY AKA SHA

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

0711002121 25
2006348145 7520

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 30, 2007, is made and executed between BUDDY SHAW, A/K/A LUTHER P SHAW, whose address is 80 SHALLOW CREEK RD, WILSONVILLE, AL 35186; EMILY SHAW, whose address is 80 SHALLOW CREEK RD, WILSONVILLE, AL 35186; husband and wife (referred to below as "Grantor") and Regions Bank, doing business as AmSouth Bank, whose address is 5420 Highway 280, Birmingham, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 12, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 05-16-2005 IN THE JUDGE OF PROBATE FOR SHELBY COUNTY, ALABAMA IN INSTRUMENT 20050516000233370.

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 80 SHALLOW CREEK RD, WILSONVILLE, AL 35186.

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 $100,000.00 to $178,000.00.

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:

X Buddy Shaw (Seal)
BUDDY SHAW

X Emily Shaw (Seal)
EMILY SHAW

LENDER:

REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

X Teresa Vick (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Donna Heigl
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **BUDDY SHAW and EMILY SHAW, husband and wife,** whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30 **day of** January, 2007.

Notary Public

MY COMMISSION EXPIRES OCTOBER 14, 2009

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Teresa Vick _____ a corporation, is signed to the foregoing Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 30 **day of** January, 2007.

Notary Public

MY COMMISSION EXPIRES OCTOBER 14, 2009

My commission expires _____

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SCHEDULE "A"

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

FROM THE NORTHWEST CORNER OF THE NE ¼ OF THE SW ¼ OF SECTION 10, TOWNSHIP 20 SOUTH, RANGE 1 EAST, RUN SOUTHWARDLY ALONG THE WEST LINE OF SAID ¼-1/4 A DISTANCE OF 333.18 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE A STRAIGHT LINE A DISTANCE OF 333.18 FEET; THENCE LEFT 90° 07' A DISTANCE OF 1,330.48 FEET; THENCE LEFT 89° 56' A DISTANCE OF 334.13 FEET; THENCE LEFT 90° 05' A DISTANCE OF 1,330.22 FEET TO THE POINT OF BEGINNING, ACCORDING TO THE NOVEMBER 11, 1978 SURVEY OF THE AFOREDESCRIBED PARCEL BY EVANDER E. PEAVY, REGISTERED LAND SURVEYOR AND BEING DESIGNATED THEREIN AS "PARCEL 1". LESS AND EXCEPT THAT PORTION OF PARCEL 1 LYING WITHIN THE RIGHT OF WAY OF SHELBY COUNTY ROAD 51.

KNOWN: 80 SHALLOW CREEK ROAD