20070223000084820 1/3 \$50.75 Shelby Cnty Judge of Probate, AL 02/23/2007 03:00:05PM FILED/CERT

WHEN RECORDED MAIL TO:



WILLIAMS, DONALD D

Record and Return To: Fisery Lending Solutions 600A N.John todes Blvd MELBOURNF, FL 32934 7130000088693 20010291647580

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 6, 2007, is made and executed between DONALD D WILLIAMS A/K/A DONALD D WILLIAMS JR, whose address is 104 CAMBRIAN WAY, BIRMINGHAM, AL 352424000; unmarried (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 February 11, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 4-22-05 IN THE OFFICE OF THE JUDGE OF PROBATE FOR SHELBY COUNTY, ALABAMA IN INSTRUMENT NUMBER 20050422000193510.

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 104 CAMBRIAN WAY, BIRMINGHAM, AL 352420000.

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 \$18,500.00 to \$41,000.00.

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 FEBRUARY 6, 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:

LENDER:

DONALD D W

REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

Authorized Signer

_(Seal)

This Modification of Mortgage prepared by:

Name: Candice Edwards Address: P.O. BOX 830721

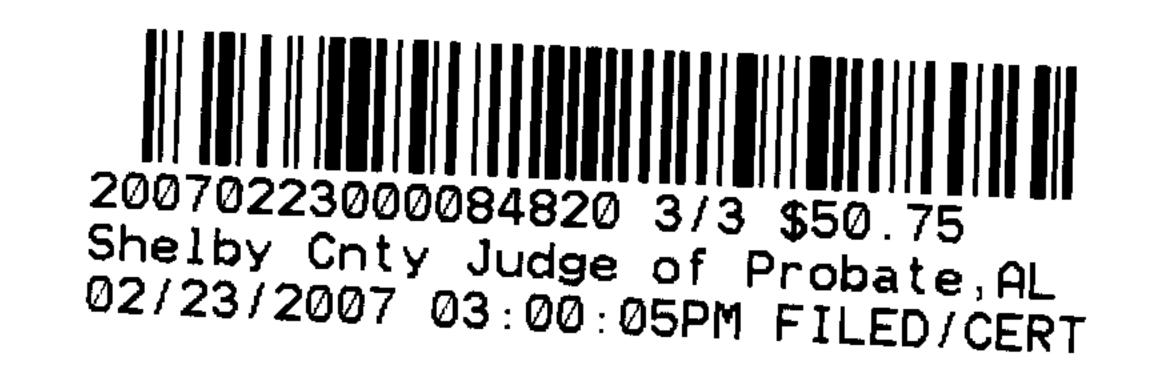
City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABORN)
STATE OF MADON ()
) SS
country of Shelby
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that DONALD D WILLIAMS , unmarried, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.
Given under my hand and official seal this
At Bulle tonce
Notary Public
COMMISSION EXPIRES JANUARY 17, 2008
My commission expires
LENDER ACKNOWLEDGMENT
STATE OF Allana)
COUNTY OF SMECHY
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that 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 day of the little of the l
Given under my hand and official seal this 124 day of 166106, 2007.
2/And Brace Many
Notary Public
My commission expires JANUARY 17, 2008



SCHEDULE "A"

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

LOT 104, ACCORDING TO THE SURVEY OF CAMBRIAN WOOD CONDOMINIUM, AS RECORDED IN MAP BOOK 6, PAGE 62, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 104 CAMBRIAN WAY

PARCEL: 10-1-02-0-993-081.045