

WHEN RECORDED MAIL TO:
USAA Federal Savings Bank
Consumer Lending Document Control
10750 McDermott Freeway
San Antonio, Tx 78288-0558
Prepared By: Rosalie G. Churbe

MORTGAGE LOAN MODIFICATION AGREEMENT
TO REDUCE CREDIT LIMIT

This Mortgage Loan Modification Agreement ("Agreement" or "Modification" or "Modification Agreement"), made effective **February 20, 2007** (the "Effective Date") between: **Leonard A Mueninghoff and Brunhilde S Mueninghoff, joining herein as Borrower, not as Owner, and for the purpose of securing her interest, if any, in the Property, husband and wife,** the address of each of whom is as stated in the Credit Agreement and/or Security Instrument, defined below ("Obligor," whether one or more), and USAA Federal Savings Bank, whose address is 10750 McDermott Freeway, San Antonio, Texas, 78288 ("USAA FSB" or "Lender"), modifies, amends, and supplements (1) the **Deed of Trust**, (the "Security Instrument") dated **January 21, 2004** and recorded on **February 3, 2004** as **Document Number 20040203000055060** in the Real Property Records of **Shelby County State of AL** and (2) the Home Equity Line Agreement and Disclosure bearing the same date as and secured by the Security Instrument (the "Credit Agreement"), said Security Instrument covering the real and personal property described in the Security Instrument and defined therein as the Real Property or Property, evidencing the mortgage loan made by USAA FSB to Borrower(s) as identified in the Credit Agreement ("Loan No. 2"), the real property described in said Security Instrument being set forth in Exhibit A, attached hereto and made a part hereof (the "Property").

In consideration of the mutual promises and agreements exchanged, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, it is hereby agreed by and among the parties as follows:

1. Prior to making Loan No. 2 to Obligor, as described above, USAA FSB made a loan evidenced by a Home Equity Line Agreement and Disclosure dated **January 21, 2004**, having a Credit Limit of **\$75,000.00** and secured by a Mortgage of even date therewith ("Loan No. 1"). The terms of Loan No. 1 are not being modified hereby. On **January 11, 2007**, USAA FSB made Loan No. 2 to Obligor, as described above, having a Credit Limit of **\$125,000.00**. The current outstanding principal balance of the combined Loans Nos. 1 and 2 as of **February 20, 2007** is **\$00.00**.

2. Obligor has requested that certain terms of the Credit Agreement and Security Instrument be modified. Lender has agreed to make certain modifications. Therefore, the following paragraphs of the Credit Agreement and the Security Instrument are amended as follows:

a. **Change of Credit Limit.** Beginning with the Effective Date of this Agreement, the Credit Limit in the Credit Agreement is modified to be as follows:

FROM the previous Credit Limit of **\$ 125,000.00** (the "Previous Credit Limit")
TO the new Credit Limit of **\$50,000.00** (the "New Credit Limit"),
Constituting a decrease of **\$75,000.00**,

and lowering the combined Credit Limits of Loans Nos. 1 and 2 to the amount of
\$125,000.00.

3. Except as otherwise expressly modified hereby, all terms and provisions of the Credit Agreement and Security Instrument are ratified and confirmed and shall remain in full force and effect, enforceable in accordance with their terms as hereby modified. To the extent of any conflict between the Credit Agreement and Security Instrument, on the one hand, and this Agreement, on the other hand, this Agreement shall control. Obligor represents and warrants that as of the effective date of this Agreement no default exists in the Credit Agreement or Security Instrument.

4. Obligor hereby agrees to observe, comply with and perform all of the obligations, terms and conditions under or in connection with the Credit Agreement and Security Instrument, as modified hereby. Obligor hereby reaffirms to USAA FSB each of the representations, warranties, covenants, and agreements contained in the Credit Agreement, Security Instrument, or any or all other documents executed by Obligor in connection with the Loan, with the same force and effect as if each were separately stated herein. This Agreement is not intended to be a satisfaction and replacement of the existing obligation, but rather a modification, amendment, and supplement of the existing obligation.

5. Obligor hereby acknowledges and agrees that the liens and security interests of the Security Instrument and any other documents and instruments executed in connection with Loan No. 2 securing the Credit Agreement are valid and subsisting liens

and security interests and are superior to all other liens and security interests against the Property and any other collateral to which they attach, with the sole exception of the indebtedness secured by encumbrances of record on the date of the Security Instrument and of which Obligor made Lender aware prior to closing of Loan No. 2 (if any and if such indebtedness is still unsatisfied), and they are hereby renewed and extended and carried forward in full force and effect.

6. This Agreement shall be binding upon and shall inure to the benefit of the parties, their respective heirs, representatives, successors and assigns.

7. In the event the enforceability or validity of any portion of this Agreement, the Credit Agreement, the Security Instrument, or any other documents executed in connection with Loan No. 2, all as modified hereby, is challenged or questioned, such provision shall be construed in accordance with and shall be governed by whichever applicable federal or state law would uphold or would enforce such challenged or questioned provision.


8. THIS AGREEMENT AND ALL OF THE LOAN DOCUMENTS, AS HERETOFORE OR HEREIN MODIFIED, REPRESENT THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OR PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

9. In the event the term, "Obligor," represents more than one person, then the terms of this Modification Agreement are undertaken by each and every person, and all duties under this Modification Agreement are joint and several. All references to the singular include the plural; all references to the plural include the singular; all references to the masculine include the feminine.


IN WITNESS WHEREOF, the undersigned have executed this Agreement on the dates set forth in the acknowledgments below, the last date of said acknowledgments to constitute the "Execution Date" of this Modification, this Modification to be effective as of the Effective Date identified above.

LENDER:

USAA Federal Savings Bank


By: **Jessica Saldana**
Account Services Specialist

OBLIGOR:


Leonard A Mueninghoff

February 20, 2007
Date

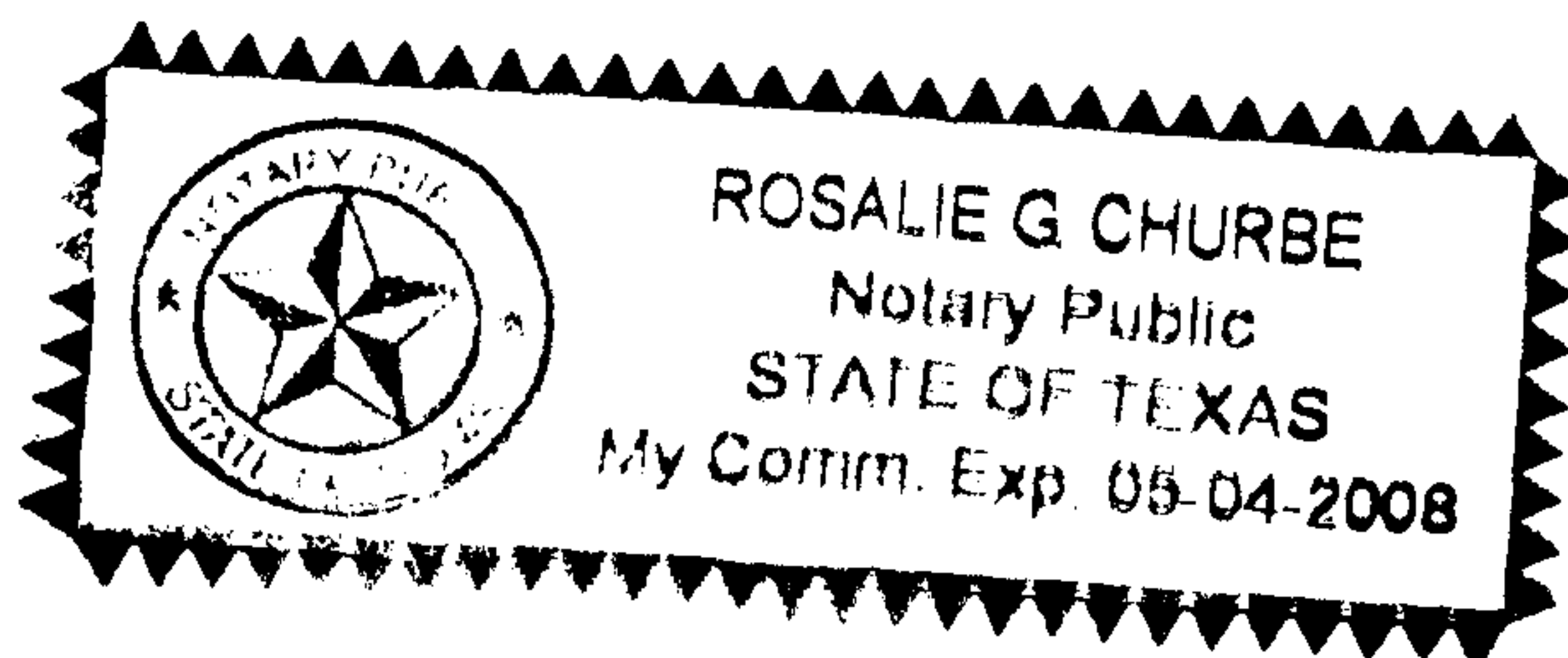

Brunhilde S Mueninghoff

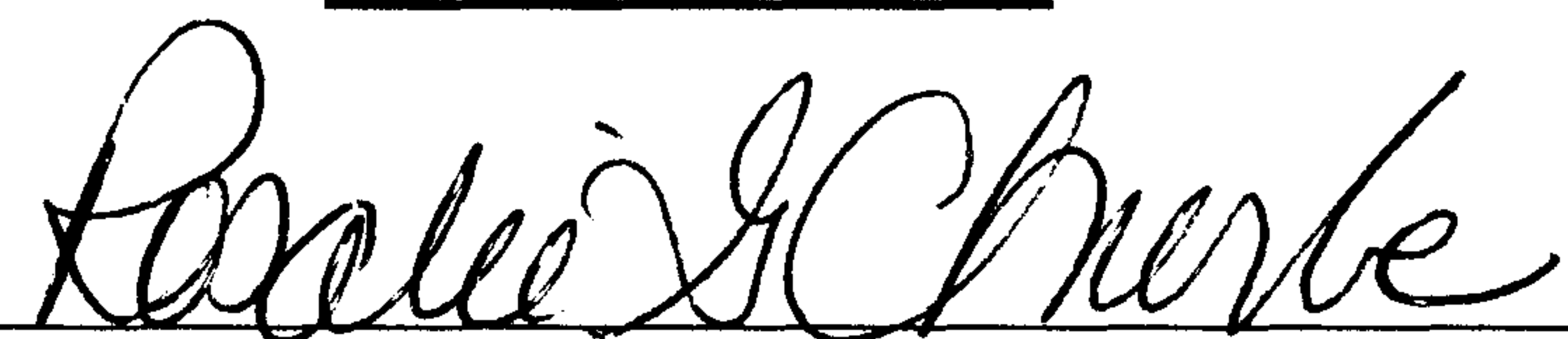
Feb. 20, 2007
Date

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared **Jessica Saldana, Account Services Specialist** of USAA Federal Savings Bank, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed on behalf of said federal savings bank.

GIVEN under my hand and seal of office this **February 20, 2007**.




Rosalie G. Churbe
Notary Public
State of Texas
My Commission Expires: **05-04-2008**

STATE OF Alabama §
COUNTY OF Jefferson §

BEFORE ME, the undersigned authority, on this day personally appeared of **Leonard A Mueninghoff**, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that [strike out incorrect word:] he/she executed the same for the purposes and consideration therein expressed.

GIVEN under my hand and seal of office this the 20th day of February, 2007.

Anita V Wilson
Notary Public in and for
The State of Alabama

Printed Name of Notary:
Anita V Wilson

My Commission Expires: **NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Jan 6, 2010
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS**

STATE OF Alabama §
COUNTY OF Jefferson §

BEFORE ME, the undersigned authority, on this day personally appeared **Brunhilde S Mueninghoff**, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that [strike out incorrect word:] he/she executed the same for the purposes and consideration therein expressed.


GIVEN under my hand and seal of office this the 20th day of February, 2007.

Anita V Wilson
Notary Public in and for
The State of Alabama

Printed Name of Notary:
Anita V Wilson

My Commission Expires: **NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Jan 6, 2010
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS**

SCHEDULE A


20070305000098160 6/6 \$27.00
Shelby Cnty Judge of Probate, AL
03/05/2007 12:26:05PM FILED/CERT

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

LOT 51, ACCORDING TO THE SURVEY OF SOUTHERN PINES 6 SECTOR, AS
RECORDED IN MAP BOOK 9 PAGE 107, IN THE PROBATE OFFICE OF SHELBY
COUNTY, ALABAMA.

KNOWN: 5008 STONE BRIDGE LN

PARCEL: 09-3-06-0-003-051-000