20070306000102040 1/2 $434.00
Shelby Cnty Judge of Probate, AL
03/06/2007 02:54:56PM FILED/CERT

AmSouth Bank is now Regions Bank

LOAN MODIFICATION AGREEMENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

This agreement is by and between AmSouth Bank ("Bank") and **Street Residential Construction, Inc.** ("Borrower"). WHEREAS, Borrower is indebted to Bank on a ("Loan"), as evidenced by a Promissory Note and Mortgage, dated **January 5, 2005**, said mortgage recorded **in Instrument 20050221000082990, in the Probate Office of Shelby County, Alabama.** WHEREAS, Borrower and Bank desire to modify the terms of said loan as set forth here. NOW THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the terms of the Loan are modified as follows:

> The original loan amount of **$520,000.00** is secured by lot 98 Wetherly. The loan commitment of **$520,000** shall be increased to **$800,000.00** representing an increase in the loan of **$280,000.00**. This additional **$280,000.00** shall be disbursed by the "Bank" as additional funds are required by the "Borrower". If all funds are not required, the balance shall be applied to the note referenced herein. All other terms, conditions and collateral of the note herein referenced shall be made a part of this modification agreement and control the repayment terms thereof.

Except as modified herein, all of the terms and conditions of the Loan, the Note and Mortgage and any and all other instruments executed in connection with said Loan shall remain in full force and effect.
IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective the 26th day of **February 2007**.

AmSouth Bank

BY: _____
Bart F. Lary, Assistant Vice President

Street Residential Construction, Inc.

BY: X _____
John H. Street, Jr., Member

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that **Bart F. Lary**, whose name as **Assistant Vice President** of AmSouth Bank, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he as such office and with full authority executed the same voluntary for and as the act of said corporation.

Given under my hand and official seal this the 26th day of **February 2007.**

_____
Notary Public

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I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that **John H. Street, Jr.**, whose name as **Member of Street Residential Construction, Inc.,** a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he as such office and with full authority executed the same voluntary for and as the act of said corporation.

Given under my hand and official seal this the 26th day of **February 2007**.

Karen Z. Usery
Notary Public