Ln #. 609148-25

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Shelby Cnty Judge of Probate, AL
03/14/2007 01:32:40PM FILED/CERT

STATE OF ALABAMA
COUNTY OF SHELBY

MORTGAGE AND CREDIT AGREEMENT MODIFICATION AGREEMENT

Whereas, **Willa S. Campbell, a single person and Edmund R. Benson, a single person** ("Borrowers") and the MUTUAL SAVINGS CREDIT UNION ("Credit Union") are the parties to that certain Note and Mortgage ("Credit Agreement") between the parties, dated October 25, 2006, and secured by a mortgage recorded on _____ in the Judge of Probate's Office for Shelby County Alabama in **Instrument** 20061208000595690 on the following described property:

A part of the Southeast ¼ of the Northwest ¼ and the Northeast ¼ of the Southwest ¼ of Section 15, Township 24 North, Range 15 East being more particularly described as follows:
Commence at the Southeast corner of the Southeast ¼ of the Northwest ¼ of Section 15, Township 24 North, Range 15 East, Shelby County, Alabama, and run North 00 deg. 22 min. 30 sec. East for 169.50 feet to the point of beginning, from said point of beginning continue North 00 deg. 22 min. 30 sec. East for 373.01 feet thence run South 56 deg. 27 min. 49 sec. West for 505.50 feet thence run South 45 deg. 37 min. 08 sec. East for 183.12 feet thence run South 49 deg. 34 min. 07 sec. West for 257.33 feet thence run South 61 deg. 06 min. 25 sec. West for 318.87 feet thence run South 31 deg. 16 min. 52 sec. for 40.00 feet thence run North 61 deg. 06 min. 36 sec. East for 315.91 feet thence run North 49 deg. 47 min. 55 sec. East for 270.23 feet thence run South 45 deg. 37 min. 08 sec. East for 138.90 feet thence run North 44 deg. 58 min. 36 sec. East for 165.79 feet thence run North 45 deg. 41 min. 34 sec. East for 64.90 feet to the Point of Beginning in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.
Also:
Commence at the Southeast corner of the Southeast ¼ of the Northwest ¼ of Section 15, Township 24 North, Range 15 East, Shelby County, Alabama and run North 00 deg. 22 min. 30 sec. East for 169.50 feet; thence run South 45 deg. 41 min. 34 sec. West for 64.90 feet; thence run South 44 deg. 58 min. 36 sec. West for 165.79 feet; thence run North 45 deg. 37 min. 08 sec. West for 138.90 feet to the point of beginning, from said point of beginning, run South 49 deg. 47 min. 55 sec. West for 270.23 feet; thence run South 61 deg. 06 min. 36 sec. West for 315.91 feet to the Eastern right of way of county road 47; thence run along said road North 31 deg. 16 min. 52 sec. West for 40.00 feet; thence leaving said road; run North 61 deg. 06 min. 25 sec. East for 318.87 feet; thence run North 49 deg. 34 min. 07 sec. East for 257.33 feet; thence run South 45 deg. 37 min. 08 sec. East for 40.00 feet to the point of beginning in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.
The Real Property described in this Mortgage includes as an improvement to the land set forth herein a mobile or manufactured home described as follows: 1996 CAVALIE 80X16 MANUFACTURE HOME, VIN# ALCA0596680S40080

Whereas, the Credit Agreement allowed for a loan amount of $26,000.00.

Now, therefore, for the mutual benefits to be derived thereby and other good and valuable consideration, the sufficiency of which is hereby acknowledged by each party, the undersigned borrower(s) and the MUTUAL SAVINGS CREDIT UNION do hereby agree to amend the Credit Agreement dated October 25, 2006 **to decrease the Note and Mortgage to Twenty four thousand Dollars ($24,000.00) and to lower the interest rate to 6.75%.**

All other terms and conditions of said Credit Agreement and Mortgage shall remain in full force and effect.
In witness whereof, the undersigned have placed their hands and seals on this 30 day of November , 2006.

Willa S. Campbell
Willa S. Campbell

MUTUAL SAVINGS CREDIT UNION

Edmund R. Benson

Its: Senior Vice President

STATE OF ALABAMA
COUNTY OF SHELBY
I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that Willa S. Campbell and Edmund R. Benson, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they executed the same voluntarily on the date the same bears date. Given under my hand and official seal this _____ day of November, 2006.

Notary Public My commission expires: 8-31-08

LINDA A. REINHARDSEN NOTARY PUBLIC ALABAMA STATE AT LARGE

STATE OF ALABAMA
COUNTY OF SHELBY
I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that Samuel R. Clements, the duly authorized representative of Mutual Savings Credit Union, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they executed the same voluntarily on the date the same bears date. Given under my hand and official seal this 30 day of November 2006

Notary Public My commission expires: 8-31-08

LINDA A. REINHARDSEN NOTARY PUBLIC ALABAMA STATE AT LARGE

THIS INSTRUMENT PREPARED BY: Linda Reinhardsen, Mutual Savings Credit Union P.O. Box 362845 Birmingham, AL 35236