

WHEN RECORDED MAIL TO:

Record and Return o: Fisery Lending Solutions 600A N.JohnRodes Blvd

SHADER, KAREN KAKA MELBOURNE, FL : 2934

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

13000164320 20076451137360

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 9, 2007, is made and executed between KAREN K SHADER A/K/A KAREN SHADER, whose address is 5275 BIRDSONG RD, BIRMINGHAM, AL 352423305; unmarried (referred to below as "Grantor") and Regions Bank, doing business as AmSouth Bank, whose address is 100-A Greensprings Highway, Birmingham, AL 35209 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 17, 2006 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 3-10-06 IN THE OFFICE OF THE JUDGE OF PROBATE FOR SHELBY COUNTY, ALABAMA IN INSTRUMENT NUMBER 20060310000113060.

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 5275 BIRDSONG RD, 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 \$20,000.00 to \$35,000.00.

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 MARCH 9, 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:

Authorized Signer

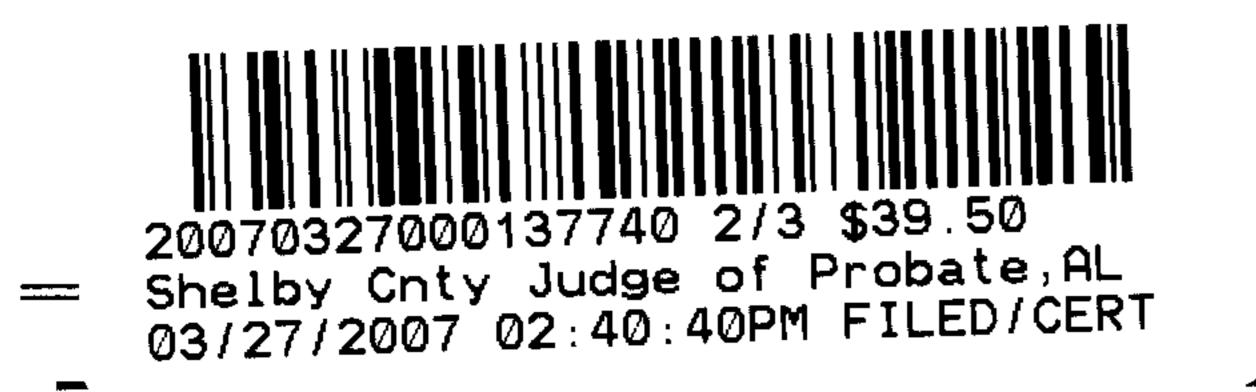
REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

(Seal)

This Modification of Mortgage prepared by:

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

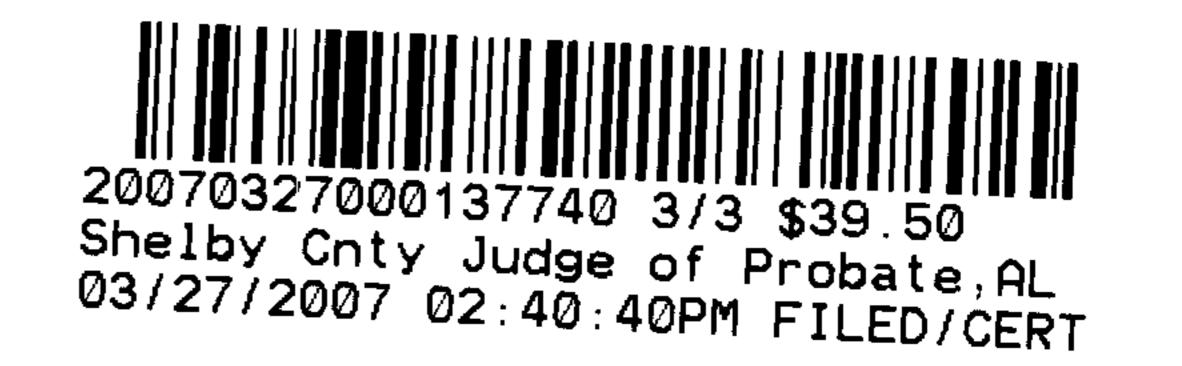
City, State, ZIP: BIRMINGHAM, AL 35283



MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ABAMA
COUNTY OF TEFFERS ON
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that KAREN K SHADER , 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 day of
My commission expires 8-4-10
LENDER ACKNOWLEDGMENT
STATE OF
COUNTY OF SS
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Angle Roberts State Property
Given under my hand and official seal this
NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Nov 23, 2008 My commission expression expressio



H0742575

SCHEDULE A

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

LOT 56, ACCORDING TO THE SURVEY OF SUNNY MEADOWS 2ND SECTOR, AS RECORDED IN MAP BOOK 9 PAGE 1A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 5275 BIRDSONG RD