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 Shelby Cnty Judge of Probate, AL  
 04/04/2007 12:52:25PM FILED/CERT

4167492+3 00426450061620  
 COIA, ROBERT  
 MODIFICATION AGREEMENT

WHEN RECORDED MAIL TO:  
 JPMorgan Chase Bank, N.A.  
 Retail Loan Servicing KY2-1606  
 P.O. Box 11606  
 Lexington, KY 40576-1606

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

00426450061620

**MODIFICATION AGREEMENT**

THIS MODIFICATION AGREEMENT dated December 12, 2006, is made and executed between ROBERT FREDERICK COIA, whose address is 744 DIVIDING RIDGE DR, HOOVER, AL 35244 (referred to below as "Borrower"), ROBERT FREDERICK COIA, AN UNMARRIED MAN, whose address is 744 DIVIDING RIDGE DR, HOOVER, AL 35244 (referred to below as "Grantor"), and JPMORGAN CHASE BANK, N.A. (referred to below as "Lender").

*increased by \$5,500.00*

**RECITALS**

Lender has extended credit to Borrower pursuant to a Home Equity Line of Credit Agreement and Disclosure Statement dated September 20, 2005, (the "Equity Line Agreement"). The debt evidenced by the Equity Line Agreement is secured by a Mortgage/Deed of Trust/Security Deed dated September 20, 2005 and recorded on October 10, 2005 in book 2005, on page 52744, in the office of the County Clerk of SHELBY, Alabama (the "Mortgage").

**REAL PROPERTY DESCRIPTION.** The Mortgage covers the following described real property located in SHELBY County, State of Alabama:

Parcel ID Number: 11725000300500 SOURCE OF TITLE, DEED BOOK 2004 PAGE 475240 THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT: LOT 33, ACCORDING TO THE SURVEY OF RIVERCHASE WEST DIVIDING RIDGE, FIRST ADDITION, AS RECORDED IN MAP BOOK 7, PAGE 3, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 744 DIVIDING RIDGE DR, HOOVER, AL 35244. The Real Property tax identification number is 11725000300500.

NOW, THEREFORE, for valuable consideration, receipt of which is hereby acknowledged, Borrower, Grantor/Trustor and Lender hereby agree as follows:

The Equity Line Agreement is hereby amended to change the amount of credit available to Borrower ("Credit Limit") to \$55,000.00. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed \$55,000.00 at any one time.

As of December 12, 2006 the margin used to determine the interest rate on the outstanding unpaid principal amount due under the Equity Line Agreement shall be 0.250%.

**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, novation or partial release of the Equity Line Agreement secured by the Mortgage. It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Credit Line Agreement, 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.

**IDENTITY OF ORIGINAL LENDER.** Unless Lender or a predecessor in interest purchased the Borrower's Equity Line Agreement from an unaffiliated third party, the original Equity Line Agreement was entered into by and between Borrower and one of the following named lenders: JPMorgan Chase Bank, N.A.; JPMorgan Chase Bank; Chase Manhattan Bank USA, N.A. (now known as Chase Bank USA, N.A.); The Chase Manhattan Bank; The Chase Manhattan Bank, N.A., Chemical Bank; Chemical Bank, N.A.; Bank One, N.A.; Bank One, Arizona, N.A.; Bank One, Colorado, N.A.; Bank One, Illinois, N.A.; Bank One, Indiana, N.A.; Bank One, Kentucky, N.A.; Bank One, Louisiana, N.A.; Bank One, Oklahoma, N.A.; Bank One, Utah, N.A.; Bank One, West Virginia, N.A.; Bank One, Wisconsin, N.A.; or Bank One, Wheeling-Steubenville, N.A. JPMorgan Chase Bank, N.A. was formerly known as JPMorgan Chase Bank, The Chase Manhattan Bank and Chemical Bank. JPMorgan Chase Bank, N.A. is successor by merger to all the "Bank One" entities as well as The Chase Manhattan Bank, N.A. Chase Bank USA, N.A. is successor by merger to Chemical Bank, N.A. JPMorgan Chase Bank, N.A. also acquired certain Equity Line assets from Chase Bank USA, N.A. In any event, JPMorgan Chase Bank, N.A. is the owner of the Borrower's Equity Line Agreement and is authorized to enter into this Modification Agreement.

**APPLICABLE LAW.** Except to the extent that federal law shall be controlling, Borrower's rights, Lender's rights, and the terms of Borrower's Credit Line Agreement, as changed by this Modification Agreement, shall be governed by Ohio law. For purposes of allowable interest charges, 12 U.S.C. Section 85 incorporates Ohio law.

**BORROWER AND GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT AND BORROWER AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION AGREEMENT IS DATED DECEMBER 12, 2006.**

**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.**

BORROWER:

X Robert Frederick Coia (Seal)  
 ROBERT FREDERICK COIA, Individually

GRANTOR:

X Robert Frederick Coia (Seal)  
 ROBERT FREDERICK COIA, Individually

MODIFICATION AGREEMENT

Loan No: 00426450061620

(Continued)



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LENDER:

X Sherri Stewart
Authorized Signer
Sherri Stewart

This Modification Agreement prepared by:

Name: VALERIE JARAMILLO, PROCESSOR
Address: 1820 E SKY HARBOR CIRCLE SOUTH
City, State, ZIP: PHOENIX, AZ 85034

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama )
) SS
COUNTY OF Shelby )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that ROBERT FREDERICK COIA, 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 12th day of December, 2006.

Notary Public signature

Notary Public, State of Alabama
My Commission Expires 7-7-08

My commission expires

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama )
) SS
COUNTY OF Shelby )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that ROBERT FREDERICK COIA, 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 12th day of December, 2006.

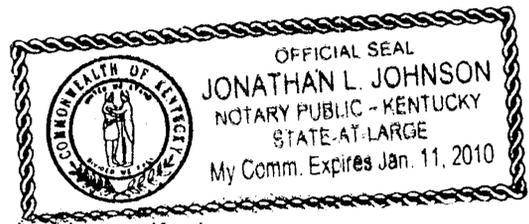
Notary Public signature

Notary Public, State of Alabama
My Commission Expires 7-7-08

My commission expires

LENDER ACKNOWLEDGMENT

STATE OF KY )
) SS
COUNTY OF Fayette )



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 and who is known to me, acknowledged before me on this day that, being informed of the contents of said, 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 26 day of Dec, 2006.

Notary Public signature

My commission expires