



SUMMERS, STEVEN B A

Record and Return To: Fisery Lending Solutions 600A N.JohnRodes Blvd MELBOURNE, FL 32934

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

130000227283

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 30, 2007, is made and executed between STEVEN B SUMMERS aka STEVEN B SUMERS, whose address is 2533 SINGLE TREE CIR, BIRMINGHAM, AL 352423329; JOANNE H ROUSS aka JOANN H ROUSS, whose address is 2533 SINGLE TREE CIR, BIRMINGHAM, AL 352423329; both unmarried (referred to below as "Grantor") and Regions Bank, doing business as AmSouth Bank, whose address is 102 Inverness Plaza, Birmingham, AL 35243 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 28, 2006 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

MORTGAGE RECORDED 09-21-2006 AS SHELBY COUNTY INSTRUMENT # 20060921000470370.

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 2533 SINGLE TREE CIR, BIRMINGHAM, AL 35242.

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 \$54,000.00 to \$79,000.00.

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 30, 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.

JOANNE H ROUSS

**GRANTOR:** 

LENDER:

REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

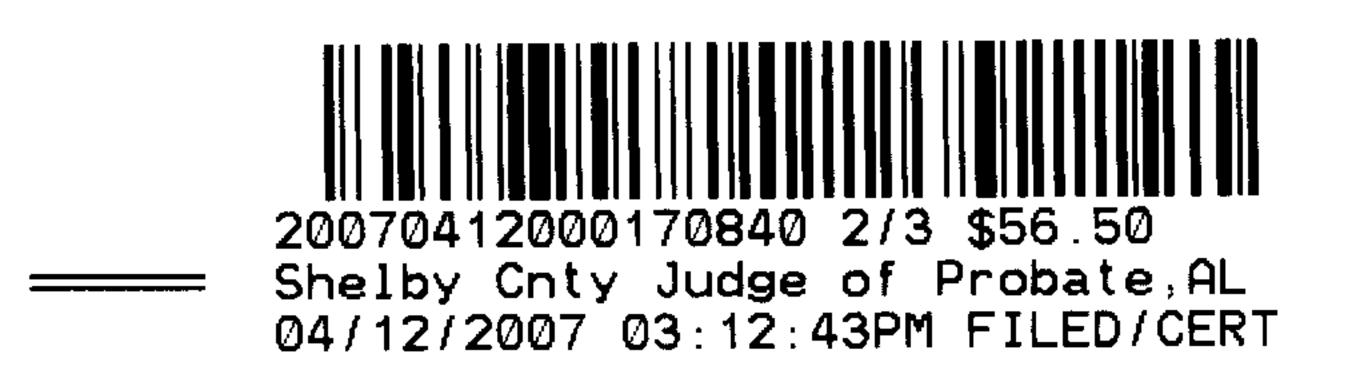
Authorized Signer

\_(Seal)

This Modification of Mortgage prepared by:

Name: Megan Choate Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

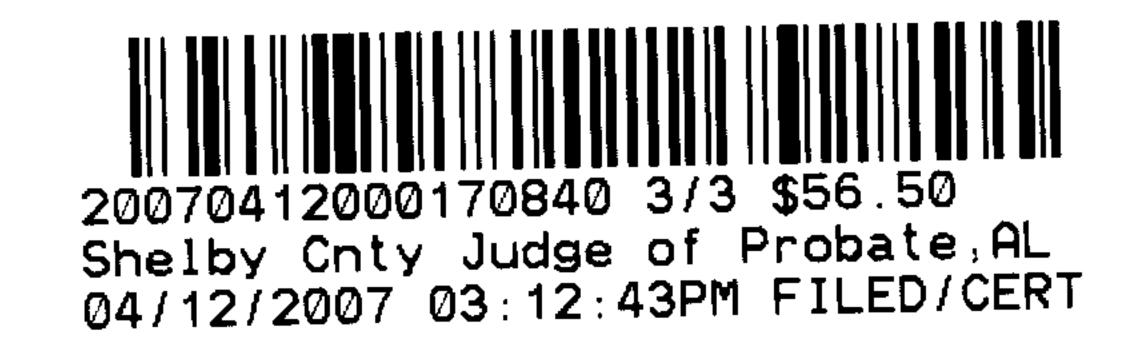


## MODIFICATION OF MORTGAGE (Continued)

## INDIVIDUAL ACKNOWLEDGMENT

STATE OF Mahama,
) SS
COUNTY OF
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that STEVEN B SUMMERS and JOANNE H ROUSS, both unmarried, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification, they executed the same voluntarily on the day the same bears date.  Given under my hand and official seal this
LENDER ACKNOWLEDGMENT
STATE OF MUBAMU)
) SS
COUNTY OF MURLEY
Ans South Land
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that
a corporation, is signed to the loregoing Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, 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
My commission expires 10/28/1909

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H0949105

## SCHEDULE A

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

LOT 34, ACCORDING TO THE SURVEY OF WAGON TRACE, AS RECORDED IN MAP BOOK 6 PAGE 140, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 2533 SINGLE TREE CIR

PARCEL: 10-6-13-0-002-001-000