20070430000197850 1/3 $37.50
Shelby Cnty Judge of Probate,AL
04/30/2007 11:16:04AM FILED/CERT

WHEN RECORDED MAIL TO:

ALRED, O L AKA ALRE

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

0704999735 03
20070991403390

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 16, 2007, is made and executed between O L ALRED aka O LARRY ALRED, whose address is 1679 OAK PARK LN, HELENA, AL 35080; unmarried (referred to below as "Grantor") and Regions Bank, doing business as AmSouth Bank, whose address is 1900 University Boulevard, Birmingham, AL 35233 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 20, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 06-04-2003 IN THE OFFICE OF THE JUDGE OF PROBATE SHELBY COUNTY, ALABAMA BOOK 20030604000347450 PAGE 1/6 AND MODIFIED ON 09-25-2003 IN BOOK 20031022000708230 PAGE 1/2.

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 1679 OAK PARK LN, HELENA, AL 35080.

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 $99,000 to $112,000.

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 APRIL 16, 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:

X _____ (Seal)
O L ALRED

LENDER:

REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

X _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Hollie Seward
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

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Shelby Cnty Judge of Probate, AL
04/30/2007 11:16:04AM FILED/CERT

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **O L ALRED , 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 16th **day of** April, 20 07.

Notary Public

My commission expires My Commission Expires June 10, 2009

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Andrew Band a corporation, is signed to the foregoing 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 16th **day of** April, 20 07.

My Commission Expires
June 10, 2009

Notary Public

My commission expires _____

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SCHEDULE A

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

LOT 12, ACCORDING TO THE SURVEY OF WOODLANDS SECTOR 1, AS RECORDED IN MAP BOOK 27 PAGE 63, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 1679 OAK PARK LN

PARCEL: 12-6-13-0-000-001-050