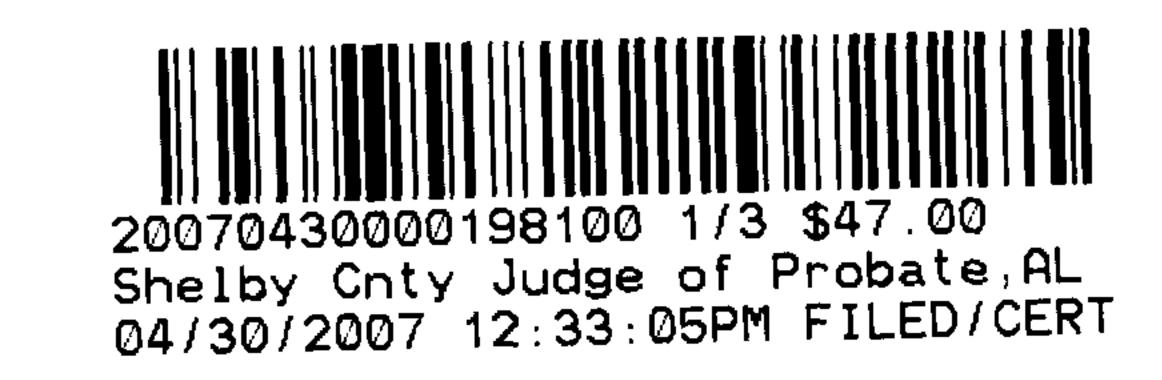
RECORDATION REQUESTED BY:

Compass Bank 03637 PRVT CLNT SVCS MEDICAL-PHYSICIANS 15 SOUTH 20TH STREET BIRMINGHAM, AL 35233



WHEN RECORDED MAIL TO:



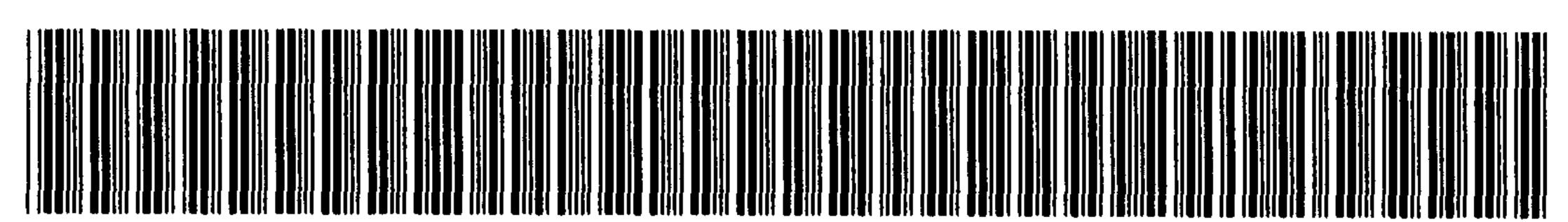
Record and Return To: Fisery Lending Solutions 600A N.JohnRodes Blvd

YOUNG, ERIK SCOTT

MELBOURNE, FL 32934

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



07700004355760000170888TSYS0740

THIS MODIFICATION OF MORTGAGE dated March 23, 2007, is made and executed between ERIK SCOTT YOUNG AND HIS WIFE MARCY JILL YOUNG , WHOSE ADDRESS IS 4603 S SHADES CREST RD BESSEMER AL 35022 (referred to below as "Grantor") and Compass Bank, whose address is 15 SOUTH 20TH STREET, BIRMINGHAM, AL 35233 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 21, 2003 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

RECORDED 12/22/2003, INSTRUMENT/FILM NUMBER 20031222000822500, JUDGE OF PROBATE.

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

LOT 6, ACCORDING TO THE SURVEY OF HARGROVE HILLS, 1ST SECTOR, PHASE I, AS RECORDED IN MAP BOOK 18, PAGE 111, IN THE OFFICE OF THE JUDG OF PROBATE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 4603 S SHADES CREST RD, BESSEMER, AL 35022.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

The original Mortgage, Deed of Trust, or Security Deed referenced above secures a home equity revolving line of credit. The \$25,000.00 principal amount of the line of credit secured by the original Mortgage, Deed of Trust or Security Deed is changed to \$45,000.00 and this change in the principal amount is evidenced by a Credit Agreement executed by some or all of the Grantors and dated the same date as this Modification. The Credit Agreement executed with this Modification and this Modification do not change the maturity date of the original Mortgage, Deed of Trust, or Security Deed.

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.

ERRORS AND OMISSIONS. The parties agree agrees that if deemed necessary by Lender or any agent closing the loan, change in terms, or renewal in conjunction with this Modification ("the Loan"), Lender or the agent may correct and adjust this document and any other documents executed in connection with the Loan ("Related Documents") on behalf of any other party, as if such other party were making the correction or adjustment, in order to correct clerical errors. A clerical error is information in a document that is missing or that does not reflect accurately another party's agreement with Lender at the time the document was executed. If any such clerical errors are material changes, the other party agrees to fully cooperate in correcting such errors within 30 days of the date of mailing by Lender of a request to do that. Any change in the documents after they are signed to reflect a change in the agreement of the parties is an "alteration" or "amendment," which must be in writing and signed by the party that will be bound by the change.

JURISDICTION. Except as otherwise provided, any legal action or proceeding arising out of or relating to the loan or other extension of credit secured by this instrument, or to enforce and defend any rights, remedies, or provisions contained in this instrument, (a "Proceeding") shall be instituted in the federal court for or the state court sitting in the county where Lender's office that made this loan is located. With respect to any Proceeding, brought by or against Lender, each of the other parties hereto, to the fullest extent permitted by law: (i) waives any objections that each such party may now or hereafter have based on venue and/or forum non conveniens of any Proceeding in such court; and (ii) irrevocably submits to the jurisdiction of any such court in any Proceeding. Notwithstanding anything to the contrary herein, Lender may commence legal proceedings or otherwise proceed against any other party in any other jurisdiction if determined by Lender to be necessary in order to fully enforce or exercise any right or remedy of Lender relating to this loan including without limitation realization upon collateral that secures this loan.

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 23, 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:

COMPASS BANK

(Seal)

MODIFICATION OF MORTGAGE (Continued)

This Modification of Mortgage prepared by:

Name: TASHA CANADY, Document Preparer

Address: P.O. Box 10343

City, State, ZIP: Birmingham, AL 35203

INDIVIDUAL ACKNOWLEDGMENT		
STATE OF HUBUMU		
) SS	
COUNTY OF THE COUNTY OF		
YOUNG, whose names are signed to the foregoing in	said county in said state, hereby certify that ERIK SCOTT YOUNG trument, and who are known to me, acknowledged before me on this uted the same voluntarily on the day the same bears date.	
Given under my hand and official seal this	day of 11 aich, 2007.	
	Danne Lithen	
And the second control of the second control	Notary Public	
My commission expires MY COMMISSION EXPIRES NOVEM	ER 14, 2009	
LEN	DER ACKNOWLEDGMENT	
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	DER ACKNOWLEDGMENT))) SS	
STATE OF)) SS)	
STATE OF) SS) aid county in said state, hereby certify that	s known to me,
STATE OF COUNTY OF I, the undersigned authority, a Notary Public in and for) SS) aid county in said state, hereby certify that a corporation, is signed to the foregoing Modification and who is	
COUNTY OF I, the undersigned authority, a Notary Public in and for acknowledged before me on this day that, being inform) SS) aid county in said state, hereby certify that a corporation, is signed to the foregoing Modification and who is	
COUNTY OF I, the undersigned authority, a Notary Public in and for acknowledged before me on this day that, being informfull authority, executed the same voluntarily for and as) SS) aid county in said state, hereby certify that a corporation, is signed to the foregoing Modification and who is ed of the contents of said Modification of Mortgage, he or she, as such act of said corporation. day of	
COUNTY OF I, the undersigned authority, a Notary Public in and for acknowledged before me on this day that, being informfull authority, executed the same voluntarily for and as) SS) aid county in said state, hereby certify that a corporation, is signed to the foregoing Modification and who is add of the contents of said Modification of Mortgage, he or she, as such the act of said corporation.	

LASER PRO Lending, Ver. 5.29.00.102 Copr. Harland Financial Solutions, Inc. 1997, 2007. All Rights Reserved. - AL L:\CFI\LPL\G201.FC TR-67265810 PR-74

20070430000198100 2/3 \$47.00 Shelby Cnty Judge of Probate, AL 04/30/2007 12:33:05PM FILED/CERT

20070430000198100 3/3 \$47.00 Shelby Cnty Judge of Probate, AL 04/30/2007 12:33:05PM FILED/CERT

H092FLBL

SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF SHELBY AND STATE OF ALABAMA, DESCRIBED AS FOLLOWS:

LOT 6, ACCORDING TO THE SURVEY OF HARGRAVE HILLS, 1ST SECTOR, PHASE I, AS RECORDED IN MAP BOOK 18, PAGE 111, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

LESS AND EXCEPT MINERAL AND MINING RIGHTS.

PARCEL ID: 126140001006006

PROPERTY ADDRESS: 4603 S SHADE CREST RD