

WHEN RECORDED MAIL TO:



MURPHY, DONNA C

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

070499997353
20071201231420

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 4, 2007, is made and executed between **DONNA C MURPHY**, whose address is **113 BROADMOOR LN, ALABASTER, AL 35007**; **JOHN M MURPHY**, whose address is **113 BROADMOOR LN, ALABASTER, AL 35007**; wife and husband (referred to below as "Grantor") and **Regions Bank**, doing business as **AmSouth Bank**, whose address is **2228 Pelham Parkway, Pelham, AL 35124** (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 18, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 07/30/2003 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA IN BOOK 20030730000489310 ON PAGE 6/6.

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 **113 BROADMOOR LN, ALABASTER, AL 35007.**

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 \$25000.00 to \$100000.00.

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 endorser 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 MAY 4, 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 Donna C. Murphy (Seal)
DONNA C MURPHY

X John M. Murphy (Seal)
JOHN M MURPHY

LENDER:

REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

X Joseph R. Hest (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Renita Thomas
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283



20070521000233820 2/3 \$130.50
Shelby Cnty Judge of Probate, AL
05/21/2007 09:45:04AM FILED/CERT

MODIFICATION OF MORTGAGE
(Continued)

Page 2

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 **DONNA C MURPHY** and **JOHN M MURPHY**, wife and husband, 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 4 day of MAY, 20 07.

CAROLINE ELIZABETH FLETCHER
NOTARY PUBLIC ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES JUNE 15, 2009

Caroline Elizabeth Fletcher
Notary Public

My commission expires _____

LENDER 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 AmSouth Bank 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 4 day of MAY, 20 07.

CAROLINE ELIZABETH FLETCHER
NOTARY PUBLIC ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES JUNE 15, 2009

Caroline Elizabeth Fletcher
Notary Public

My commission expires _____

20070521000233820 3/3 \$130.50
Shelby Cnty Judge of Probate, AL
05/21/2007 09:45:04AM FILED/CERT

H129FH05

SCHEDULE A

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

LOT 421, ACCORDING TO THE SURVEY OF WEATHERLY BROADMOOR
ABBEY SECTOR 25, AS RECORDED IN MAP BOOK 21 PAGE 1, IN THE
PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 113 BROADMOOR LN

PARCEL: 14-9-31-3-001-093-005

3