

AFTER RECORDING, RETURN TO:  
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Note to Clerk: cross reference to:  
Instrument 20051014000536870  
Shelby County, Alabama Records

STATE OF GEORGIA  
COUNTY OF FULTON

**FIRST MODIFICATION OF MORTGAGE AND SECURITY AGREEMENT**

**THIS FIRST MODIFICATION OF MORTGAGE AND SECURITY AGREEMENT** is made and entered into this 27 day of April 2007, by and between **APEL DIDO**, a *married man*, and **OMER SAMI DURUKAN**, a *married man*, as the *mortgagors* (the foregoing individuals, individually and collectively, hereinafter the "Borrower"), whose mailing address is 5351 Royal Woods Parkway, Tucker, Georgia, 30084, to and in favor of **UNITED AMERICAS BANK, N.A.**, as *mortgagee* (hereinafter called the "Lender") whose mailing address 3789 Roswell Road, Atlanta, Georgia 30342-4429.

**RECITALS:**

A. Borrower executed and delivered to Lender, that certain Mortgage and Security Agreement in favor of Lender dated on or about September 26, 2005, filed for record on October 14, 2005, at 10:50:49 a.m., recorded in instrument 20051014000536870, in the Probate Office of Shelby County, Alabama records (the "Security Instrument"), which Security Instrument encumbers certain real property and improvements more particularly described therein.

B. Borrower and Lender desire to modify and amend the Security Instrument to reflect the increase of the principal amount of the loan secured thereby, as such modification is provided for in that certain First Loan Modification Agreement being executed on even date herewith.

**NOW, THEREFORE**, for and in consideration of the foregoing premises, and the sum of ten and no/100 dollars (\$10.00) cash in hand paid by each party hereto to the other, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Borrower and Lender hereby agree as follows:

1. **Recitals Incorporated.** The Recitals are hereby incorporated into this First Modification of Security Instrument.
2. **Modification of Mortgage and Security Agreement.** The Security Instrument is hereby modified and amended to reflect that in addition to the Installment Note in the amount of "EIGHT HUNDRED SIXTY-SIX THOUSAND TWO HUNDRED FIFTY-TWO AND 81/100 DOLLARS (\$866,252.81)", the Security Instrument also secures the Note in the amount of up to "THREE HUNDRED THOUSAND AND NO/100 DOLLARS (\$300,000.00)".

*[Signature page to this First Modification of Mortgage and Security Agreement contained on following page]*

IN WITNESS WHEREOF, the undersigned have executed this First Modification of Mortgage and Security Agreement under seal as of the day and year first above written.

Witnesses:

Korrell G. Simmons  
A. Alca

**BORROWER**

[Signature] [SEAL]  
Apel Dido, Individually

[Signature] [SEAL]  
Omer Sami Durukan, Individually

STATE OF GEORGIA )  
COUNTY OF FULTON )

I, the undersigned Notary Public in and for said County, in said State, hereby certify that APEL DIDO, 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 the instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 27 day of April 2007.

[Signature]  
NOTARY PUBLIC  
My Commission Expires: \_\_\_\_\_

[NOTARIAL SEAL]

STATE OF GEORGIA )  
COUNTY OF FULTON )

I, the undersigned Notary Public in and for said County, in said State, hereby certify that OMER SAMI DURUKAN, 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 the instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 27 day of April 2007.

[Signature]  
NOTARY PUBLIC  
My Commission Expires: \_\_\_\_\_

[NOTARIAL SEAL]



20070524000242770 2/2 \$464.00  
Shelby Cnty Judge of Probate, AL  
05/24/2007 12:12:55PM FILED/CERT

