

BALLOON LOAN MODIFICATION

This Balloon Loan Modification ("Modification"), entered into on this the **8th** day of **June, 2007**, between **Scott Robinson, an unmarried person and Tamara Sheppelman, an unmarried person** ("Borrower") and **Regions Bank d/b/a Regions Mortgage** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated **June 3, 2004**, securing the original principal sum of U.S. **\$80,000.00**, and recorded in Instrument # **20040610000313170**, in Book Number __, at Page __ of the **Judge of Probate** [Name of Records] Records of **Shelby County, Alabama** [County and State, or other jurisdiction], and (2) the Balloon Note bearing the same date as, and secured by the Security Instrument, (the "Note") which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at:

3811 Hwy 109 Lot 3, Columbiana, AL 35051,

[Property Address]

the real property described being set forth as follows:

(See Exhibit A Attached hereto)

Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner of the Property.
2. As of **June 8, 2007**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is/will be U.S. **\$77,262.35**.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **7.750%**, beginning **June 1, 2007**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$553.52**, beginning on the **1st** day of **July, 2007**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **June 1, 2010** (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at **Department 2520, P.O. Box 2153, Birmingham, AL 35287-2520** or at such other place as the Lender may require.

Loan Number: 3020540120

4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.

5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

[To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.]

6/11/07
Date

Scott Robinson (Seal)
Scott Robinson Borrower

06/11/07
Date

Tamara Sheppelman (Seal)
Tamara Sheppelman Borrower

Date

- Borrower

Lender: Regions Bank dba
Regions Mortgage

By: Donna Burch
Donna Burch

Title: Assistant Vice President

_____[Space Below This Line For Acknowledgment in Accordance with Laws of Jurisdiction]_____

Loan Number: 3020540120



20070806000364890 3/4 \$135.95
Shelby Cnty Judge of Probate, AL
08/06/2007 09:35:54AM FILED/CERT

INDIVIDUAL(S) ACKNOWLEDGMENT

State of Alabama
County of _____

The foregoing instrument was acknowledged before me this 11 day of June, by
Scott Robinson and Tamara Sheppelman
Who is/are personally known to me or who has/have produced Drivers License
as identification.

Given under my hand and seal of office this the 11 day of June, 2007.

Paula Kay Raw

Notary Public

My commission expires:

MY COMMISSION EXPIRES FEBRUARY 23, 2010

MY COMMISSION EXPIRES FEBRUARY 23, 2010

LENDER CORPORATE ACKNOWLEDGMENT

State of Mississippi
County of Forrest

I, a Notary Public in and for said County in said State, hereby certify that **Donna Burch**, whose name as **Assistant Vice President** of **Regions Bank d/b/a Regions Mortgage**, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he/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 seal this 14th day of June, 2007.

Marsha R. Chatka

Notary Public

My commission expires:
MY COMMISSION EXPIRES DECEMBER 11, 2007



20070806000364890 4/4 \$135.95
Shelby Cnty Judge of Probate, AL
08/06/2007 09:35:54AM FILED/CERT

EXHIBIT "A"
LEGAL DESCRIPTION TO PROPERTY

**Lot 3, according to the Survey of Dogwood Hollow Estates, as recorded in Map Book 22, Page 158,
in the Probate Office of Shelby County, Alabama.**