

This instrument was prepared by:
Ameriprise Bank, FSB
8201 Cypress Plaza Boulevard
Jacksonville FL 32256
3990001232

Parcel I.D. Number: 283070000018000
When recorded mail to:
FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FT1120

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4963079

MODIFICATION TO HOME EQUITY LINE OF CREDIT
AGREEMENT AND OPEN-END DEED OF TRUST/MORTGAGE

12835272

THIS MODIFICATION AGREEMENT (this "Agreement"), dated August 24, 2007 is made between Ameriprise Bank, FSB (the "Bank") and Jesse J Jackson and Shirley F Jackson (the "Borrower"). In this Agreement the words "you" and "your" mean each person, individually and jointly, who signs this Agreement as "Borrower". The words "we," "us" and "our" mean the Bank. All capitalized terms not defined herein shall have the same meaning as given in the Line of Credit Agreement (as hereinafter defined).

A. You have previously entered into a Home Equity Line of Credit Agreement (the "Line of Credit Agreement") with American Express Bank, FSB dated May 7, 2002 for 42,700.00, which is secured by a Deed of Trust/Mortgage of the same date recorded as Instrument No.20020802000362783 of the Shelby County Land Records (the "Security Instrument"), covering real property located at 130 Plateau Road, Montevallo, Alabama 35115(the "Property"), (collectively, the "Loan Documents"); and

B. You have requested and we have agreed to modify certain terms of the Line of Credit Agreement as hereinafter set forth.

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, you and we agree as follows:

A. AMENDMENT OF LINE OF CREDIT AGREEMENT. Effective as of August 24, 2007 (the "Effective Date"), the Line of Credit Agreement shall be modified in the following respects:

1. Extension of Maturity Date. The Maturity Date for your Credit Line is hereby extended to April 7, 2027.

2. Extension of Draw Period. The Draw Period for your Credit Line is hereby extended so that it will now end on the last day of the monthly billing cycle in which the 10 year anniversary of the opening of your account occurred.

3. Minimum Monthly Payments. The number of minimum monthly payments to be made by you during the remainder of the Draw Period, as extended, will be sixty months (60).

B. MODIFICATION OF SECURITY INSTRUMENT. As of the Effective Date, the Security Instrument shall be modified to extend the Maturity Date from April 7, 2017 to April 7, 2027.

C. OTHER TERMS

1. Except as to changes described in Section B of this Agreement, this Agreement shall not affect our security interest in, or lien priority on, the Property.

2. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

3. We do not waive our right to: (i) prohibit or restrict any future amendments or modifications you may request, or (ii) enforce any of our rights or remedies under any of the Loan Documents.

4. By signing this Agreement, you represent and warrant to us that you have no counterclaims, set-offs or defenses to our rights under the Loan Documents.

5. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of the Loan Documents, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

WITNESS:

X Wanda J. Harper
(Signature)

Print Name: Wanda J. Harper

X Wanda J. Harper
(Signature)

Print Name: Wanda Harper

BORROWER:

X Jesse J. Jackson
(Signature)

Jesse J Jackson

Date: 8/31/07

X Shirley F. Jackson
(Signature)

Shirley F Jackson

Date: 8/31/07

NOTARY ACKNOWLEDGMENT

STATE OF ALABAMA, COUNTY/CITY OF SHELBY, TO WIT:

On this, the 31st day of Aug, 2007, before me, the undersigned officer, personally appeared Shirley F. Jackson + Jesse J. Jackson known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained as his/her/their free act and deed.

In witness whereof, I hereunto set my hand and official seal.

Sharon Anderson
(Signature)

Print Name: Sharon Anderson

Notary Public
My Commission Expires Feb. 22, 2011

My commission expires: _____

LENDER:

Ameriprise Bank, FSB

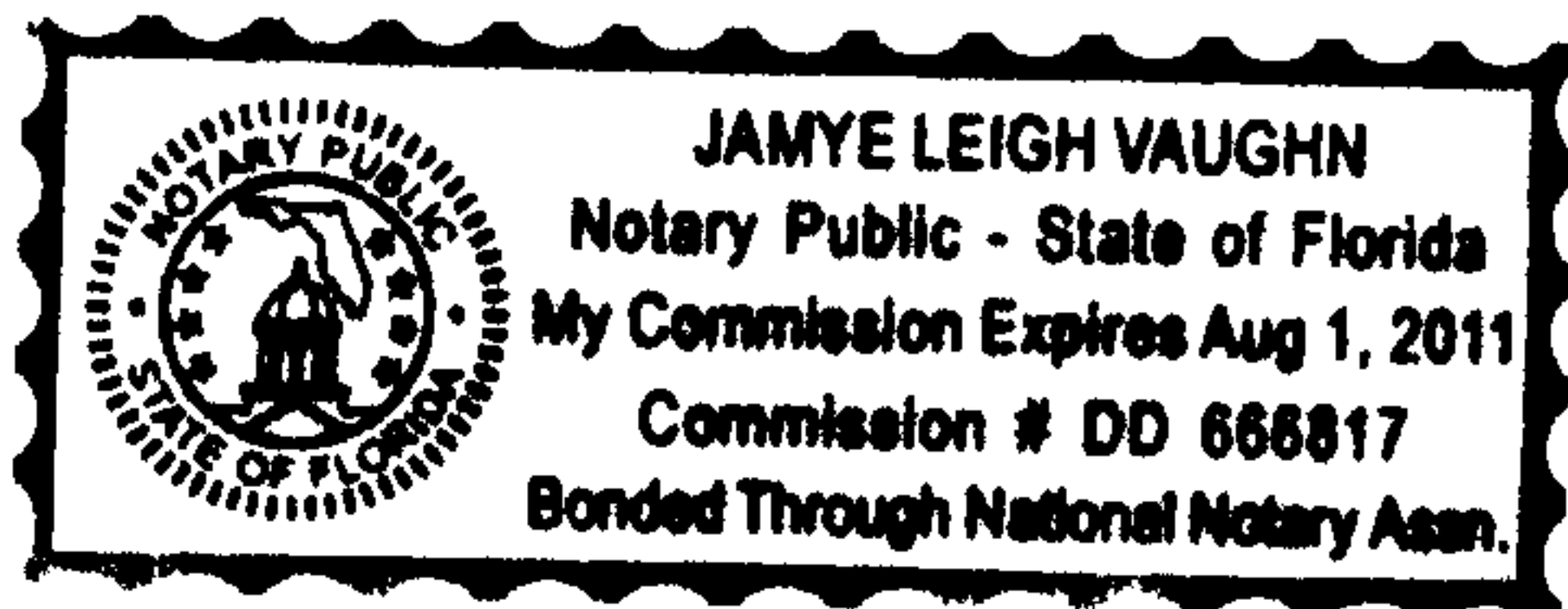
By: Ali M. Engle
Name: Ali M. Engle
Title: Assistant Vice President
Date: 9/6/07

LENDER ACKNOWLEDGMENT

STATE OF Florida, COUNTY OF Duval, to wit:

On this, the 6th day of September, 2007, before me, the undersigned officer, personally appeared Ali M. Engle, who acknowledged himself/herself to be a VP of Ameriprise Bank, FSB, a federal savings bank, and that he/she as such VP, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/herself as VP.

In witness whereof, I hereunto set my hand and official seal.



Jamye Leigh Vaughn
Print Name: Jamye Leigh Vaughn
Notary Public

My commission expires on 8/1/11



20071003000462100 4/4 \$21.00
Shelby Cnty Judge of Probate, AL
10/03/2007 11:14:28AM FILED/CERT

EXHIBIT A

SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA:

COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHEAST 1/4 OF THE
NORTHEAST 1/4 OF SECTION 7, TOWNSHIP 22 SOUTH, RANGE 2 WEST,
SHELBY COUNTY, ALABAMA AND RUN THENCE NORTH 63 DEGREES 46
MINUTES EAST A DISTANCE OF 724.20 FEET; THENCE RUN NORTH 73
DEGREES 30 MINUTES EAST A DISTANCE OF 443.15 FEET TO A POINT;
THENCE RUN SOUTH 25 DEGREES 22 MINUTES EAST A DISTANCE OF
280.53 FEET TO THE POINT OF BEGINNING OF THE PROPERTY BEING
DESCRIBED; THENCE CONTINUE ALONG LAST DESCRIBED COURSE A
DISTANCE OF 325.00 FEET TO A POINT; THENCE RUN SOUTH 54
DEGREES 02 MINUTES WEST A DISTANCE OF 50.0 FEET TO A POINT;
THENCE RUN NORTH 20 DEGREES 16 MINUTES 09 SECONDS WEST A
DISTANCE OF 320.84 FEET TO A POINT; THENCE RUN NORTH 29
DEGREES 18 MINUTES 20 SECONDS EAST A DISTANCE OF 25.30 FEET
TO THE POINT OF BEGINNING.

Permanent Parcel Number: 283070000018000
SHIRLEY JACKSON AND HUSBAND, JESSE JACKSON

130 PLATEAU ROAD, MONTEVALLO AL 35115
Loan Reference Number : 3990001232AA
First American Order No: 12835272
Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE

