

WHEN RECORDED MAIL TO:



MISHRA, SUNITI

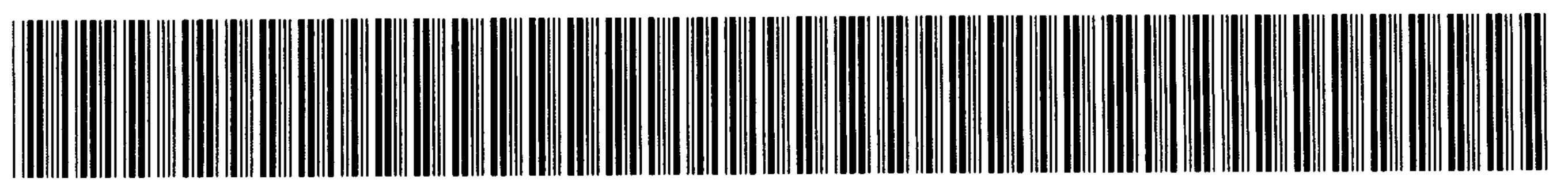
Record and Return To: Fisery Lending Solutions P.O. BOX 2590 Chicago, IL 60690

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071100207521



MODIFICATION OF MORTGAGES TO VICE



DOC48002000000052990711002075210000000

THIS MODIFICATION OF MORTGAGE dated October 9, 2007, is made and executed between SUNITI MISHRA, whose address is 1716 SOUTHPOINTE DR, BIRMINGHAM, AL 352446740; SANJEEV K MISHRA, whose address is 1716 SOUTHPOINTE DR, BIRMINGHAM, AL 352446740; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 2531 John Hawkins Parkway, Birmingham, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 25, 2005 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDING DATE 04-11-05, SHELBY COUNTY, INST# 20050411000167180; MODIFIED ON 08-22-06, RECORDING DATE 09-19-06, SHELBY COUNTY, INST# 20060919000463300.

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 1716 SOUTHPOINTE DRIVE, BIRMINGHAM, AL 352440000.

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 \$71400 to \$81000.

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. 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 OCTOBER 9, 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:

SUNITI MISHRA

SANJEEV K MISHRA

LENDER:

REGIONS BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: Nicci Ragland Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

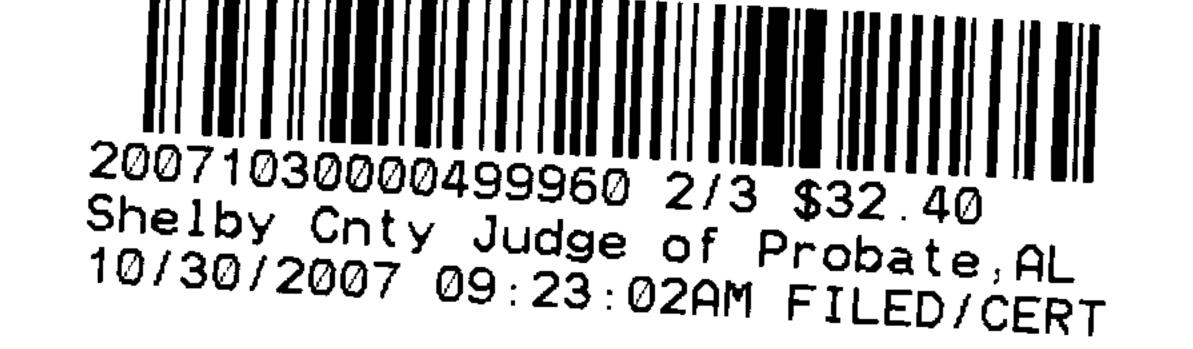
My commission expires

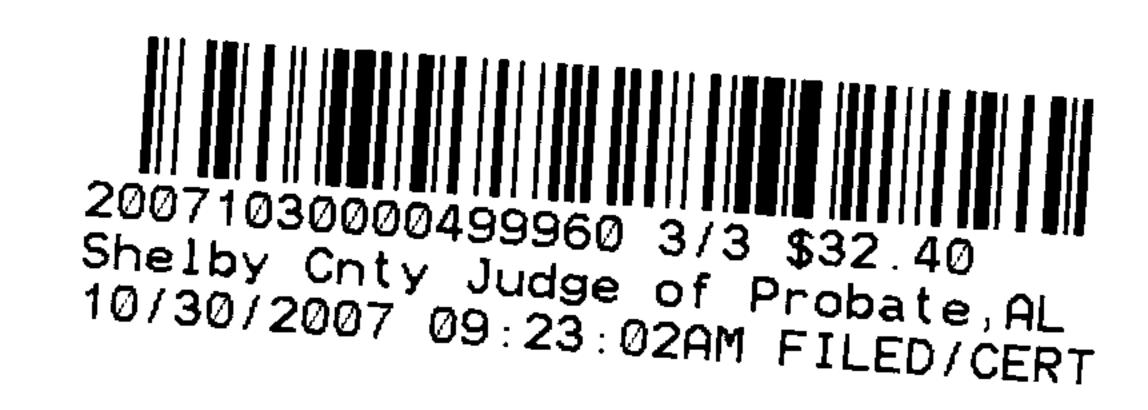
My Commission Expires
July 7, 2010

MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT STATE OF ALABAMA COUNTY OF CEFCISON) SS I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that SUNITI MISHRA and SANJEEV K MISHRA , husband and wife, 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 Notary Public My commission expires My Commission Expires July 7, 2010 LENDER ACKNOWLEDGMENT SS I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that 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 Notary Public

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SCHEDULE A

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

LOT 13, ACCORDING TO THE SURVEY OF SOUTHPOINTE 8TH SECTOR, AS RECORDED IN MAP BOOK 15 PAGE 109, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 1716 SOUTHPOINTE DR

PARCEL: 133060002013000