



Record and Return To: Fisery Lending Solutions P.O. BOX 2590

GOODWIN, JAMES C Chicago, IL 60690

20072431545270 5299070499935191

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC4800200000005299070499935197000000

THIS MODIFICATION OF MORTGAGE dated October 3, 2007, is made and executed between JAMES C GOODWIN, whose address is 7045 22 HWY, MONTEVALLO, AL 351150000; RHONDA GOODWIN, whose address is 7045 22 HWY, MONTEVALLO, AL 351155701; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 33 Kent Stone Way, Alabaster, AL 35007 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 28, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 031303 INST# 20030313000153040 SHELBY COUNTY.

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 7045 HWY 22, MONTEVALLO, AL 35115.

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 \$65000 to \$70000.

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 3, 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:

LENDER:

REGIONS BANK

Authorized Signer

This Modification of Mortgage prepared by:

Name: Angie Lockhart Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

Loan No: 005299070499935197

MODIFICATION OF MORTGAGE (Continued)

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INDIVIDUAL ACKNOWLEDGMENT	
STATE OF HOOMS	20071030000500820 2/3 \$24.50 Shelby Cnty Judge of Probate, AL 10/30/2007 10:50:22AM FILED/CERT
COUNTY OF SOUNTY OF SINGER SOUNTY OF	10,00,200,
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that GOODWIN, husband and wife, whose names are signed to the foregoing instrument, and who are kn this day that, being informed of the contents of said Modification, they executed the same voluntarily or	own to me, acknowledged before me on
Given under my hand and official seal this Gay of day of day of	200
NOTARY PUBLIC STATE OF ALABAMA AT LARGE NOTARY PUBLIC STATE OF ALABAMA AT LARGE 100 7, 2010	U(1) (100)
	Notary Public
BONDED THRU NOTARY PUBLIC ON DEATH	
My commission expires	
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LENDER ACKNOWLEDGMENT	
STATE OF	
STATE OF	
STATE OF	Lelli A. Peek
STATE OF	Modification and who is known to me,
STATE OF	Modification and who is known to me,
STATE OF	Modification and who is known to me,
STATE OF	Modification and who is known to me,
STATE OF SCOUNTY OF SS COUNTY OF 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 of acknowledged before me on this day that, being informed of the contents of said Modification of Mortg full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this day of MY COMMISSION EXPIRES: June 7, 2010	Modification and who is known to me,
STATE OF	Modification and who is known to me, gage, he or she, as such officer and with
STATE OF SCOUNTY OF SS COUNTY OF 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 of acknowledged before me on this day that, being informed of the contents of said Modification of Mortg full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this day of MY COMMISSION EXPIRES: June 7, 2010	Modification and who is known to me, gage, he or she, as such officer and with

20071030000500820 3/3 \$24.50 Shelby Cnty Judge of Probate, AL 10/30/2007 10:50:22AM FILED/CERT

H290FP2Q

SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF SHELBY AND STATE OF ALABAMA DESCRIBED AS FOLLOWS:

SW ¼ OF THE NE ¼ OF SECTION 2, TOWNSHIP 22 SOUTH, RANGE 3 WEST, SHELBY COUNTY, ALABAMA MORE PARTICULARLY DESCRIBED S FOLLOWS: COMMENCE AT THE INTERSECTION OF THE EAST RIGHT OF WAY LINE OF STATE HIGHWAY 119 AND THE NORTH RIGHT OF WAY LINE OF SHELBY COUNTY HIGHWAY NO. 22; THENCE IN AN EASTERLY DIRECTION, ALONG SAID NORTH RIGHT OF WAY LINE OF SHELBY COUNTY HIGHWAY NO. 22, A DISTANCE OF 290.0 FEET TO THE POINT OF BEGINNING, THENCE CONTINUE ALONG LAST DESCRIBED COURSE, ALONG SAID RIGHT OF WAY LINE A DISTANCE OF 130.0 FEET; THENCE 91 DEG. 10 MIN. 00 SEC. LEFT, IN A NORTHERLY DIRECTION, A DISTANCE OF 186.06 FEET; THENCE 88 DEG. 50 MIN. 00 SEC. LEFT IN A WESTERLY DIRECTION, A DISTANCE OF 130.0 FEET; THENCE 91 DEG. 10 MIN. 00 SEC. LEFT IN A WESTERLY DIRECTION, A DISTANCE OF 130.0 FEET; THENCE 91 DEG. 10 MIN. 00 SEC. LEFT IN A SOUTHERLY DIRECTION A DISTANCE OF 186.06 FEET TO THE POINT OF BEGINNING.

PARCEL ID: 271020001006000

PROPERTY ADDRESS: 7045 HIGHWAY 22