



WALKER, JOSEPH

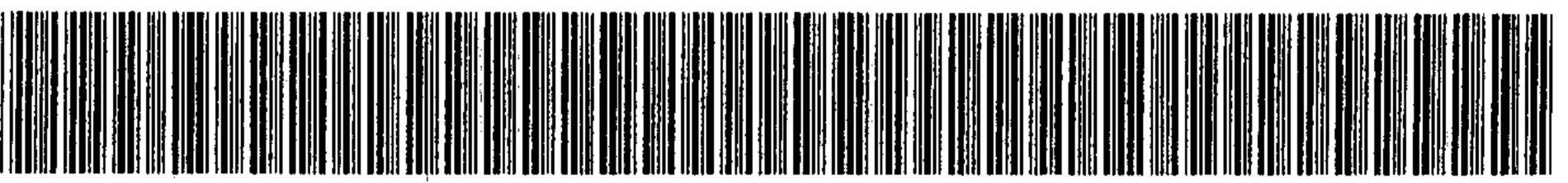
Record and Return To: Fisery Lending Solutions P.O. BOX 2590 Chicago, IL 60690

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2008021140030



MODIFICATION OF MORTGAGE



DOC48002000000052990711001643910000000

THIS MODIFICATION OF MORTGAGE dated January 25, 2008, is made and executed between JOSEPH J WALKER AKA JOSEPH JASON WALKER, whose address is 3223 CROSSINGS DR, BIRMINGHAM, AL 35242; TARA V WALKER AKA TARA VINSON WALKER AKA TARA WALKER, whose address is 3223 CROSSINGS DR, BIRMINGHAM, AL 35242; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 2653 Valleydale Road, Birmingham, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 23, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 10/5/2004 IN THE JUDGE OF PROBATE FOR SHELBY COUNTY, ALABAMA IN INSTRUMENT #20041005000549200.

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 3223 CROSSINGS DR, BIRMINGHAM, AL 35242.

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 \$33000.00 to \$43000.00.

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 BRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 25, 2008.

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:

JOSEPH/LWALKER

//////////////////////(Seal)

TA

LENDER:

REGIONS BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: Brooke Schweitzer

Address: P.O. BOX 830721 City, State, ZIP: BIRMINGHAM, AL 35283

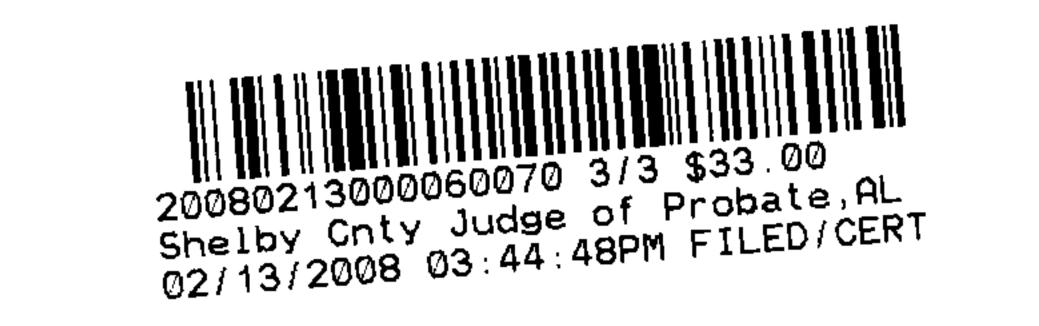
MODIFICATION OF MORTGAGE (Continued)

Loan No: 005299071100164391

Page 2

INDIVIDUAL ACKNOWLEDGMENT		
STATE OF Calama)) SS	20080213000060070 2/3 \$33.00 Shelby Cnty Judge of Probate, AL
COUNTY OF WALLEY)	02/13/2008 03:44:48PM FILED/CERT
I, the undersigned authority, a Notary Public in and for said country, husband and wife, whose names are signed to the foregoing that, being informed of the contents of said Modification, they expend to the contents of said Modification, they expend to the contents of said Modification, they expend to the contents of said Modification.	g <mark>instrument,</mark> and	t who are known to me, acknowledged before me on this day
Given under my hand and official seal this	day of/(Mach, 2008.
		dusant Milkes
My commission expires $\frac{4-24-201}{2010}$		Notary Public
LENDERA	CKNOWLE	DGMENT
STATE OF)	
$M_{\rm M} \sim 10^{10}$) SS	
COUNTY OF)	
I, the undersigned authority, a Notary Public in and for said coun	ty in said state, i	nereby certify that
acknowledged before me on this day that, being informed of the		ed to the foregoing Modification and who is known to me, Modification of Mortgage, he or she, as such officer and with
full authority, executed the same voluntarily for and as the act of		▼
Given under my hand and official seal this	day of	20
		[MMDam
D5.11.2009		Notary Public
My commission expires		

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I022FGHW

SCHEDULE A

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

LOT 211, ACCORDING TO THE SURVEY OF CALDWELL CROSSINGS, AS RECORDED IN MAP BOOK 32 PAGE 103, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 3223 CROSSINGS DRIVE

PARCEL: 102030008076000