

| This Document Prepared By:          | When Recorded, Return To:           |
|-------------------------------------|-------------------------------------|
| Susan Cox                           | Susan Cox                           |
| Wachovia Bank, National Association | Wachovia Bank, National Association |
| Retail Credit Servicing             | Retail Credit Servicing             |
| P.O. Box 50010                      | P. O. Box 50010                     |
| Roanoke, VA 24022                   | Roanoke, VA 24022                   |

## MODIFICATION TO OPEN-END MORTGAGE

Vikas K Kamat And Hiryoung Kim, (herein "Grantor"), who reside at 3819 Kinross Drive, Birmingham, AL 35242, enter into this Modification to Open-End Mortgage with Wachovia Bank, National Association ("Wachovia"), whose address is 301 South College Street, VA 0343, Charlotte, North Carolina 28288-0343, this 3/5/2008.

Capitalized terms not defined herein have the same meaning as defined in the below referenced Security Instrument.

Borrower previously executed and delivered to Wachovia a Debt Instrument dated 3/8/2007, which provides for Wachovia to extend credit to Borrower from time to time in an aggregate amount not to exceed the principal sum of 212000 U. S. Dollars. The Debt Instrument is secured by an Open-End Mortgage of even date recorded on 3/30/2007 in the public land records of Shelby County, Alabama, at Book/Instrument 13, Page 99 A + B, Parcel 03-9-29-0-002-070-000 (herein "Security Instrument"). The Property is located at 3849 Kinross Drive, Abirmingham, AL 35242 and is further described in the attached legal description.

decrease MORTGAGE FROM 212000 TO 150000. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS decreased BY 62000.

Borrower has requested that Wachovia decrease the maximum credit limit under the terms of the Debt Instrument and Security Instrument, and Wachovia has agreed to do so.

Grantor hereby agrees that:

- 1. The Security Instrument is hereby amended to secure the new maximum credit limit of One Hundred Fifty thousand U. S. Dollars (150000).
- 2. All other provisions of the Security Instrument shall remain in full force and effect except as specifically modified by this Modification to Open-End Mortgage.

Original Visit Number: 0706090866 Visit Number: 4444444267 **IN WITNESS WHEREOF,** Grantor has executed this Modification to Open-End Mortgage and adopted as his/her seal the word ("SEAL") appearing beside his/her name.

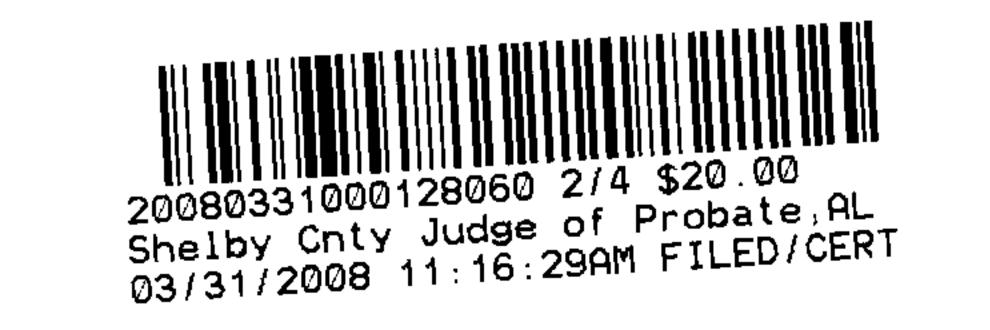
Signed, sealed and delivered in the presence of:

| For Individual Grantors:  |                           |                     |                              |
|---|---------------------------|---------------------|------------------------------|
| Grantor, Vikas K Kamat  | _ (Seal)                  | Grantor             | (Seal)                       |
| January U 5<br>Grantor Hiryoung Kim   | _ (Seal)                  | Grantor             | (Seal)                       |
| Grantor   | _ (Seal)<br>Grant         | or                  | (Seal)                       |
| For Non-Individual Grantors:  |                           |                     |                              |
| Grantor   |                           |                     |                              |
| By:   | <u>.</u>                  | By:                 |                              |
| Title:  | <u> </u>                  | Title:              |                              |
| By:   |                           | By:                 |                              |
| Title:  | <u> </u>                  | Title:              |                              |
| For an Individual (on individual's own be  The State of   | half or as                | a sole proprietor): |                              |
| JERRON  | <u> </u>                  | County)             |                              |
| I (name and style of officer) hereby certify the foregoing conveyance, and who is known informed of the contents of the conveyance date.  Given under my hand this day of | own to me,<br>, he execut | acknowledged before | e me on this day that, being |
| A. B. Judge, etc. (or as the case may be)  Notary Public  |                           | Notary Public (F    | Printed Name)                |

My Commission Expires October 24, 2009

W Commission Expires October 24, 3009

Original Visit Number: 0706090866 Visit Number: 4444444267

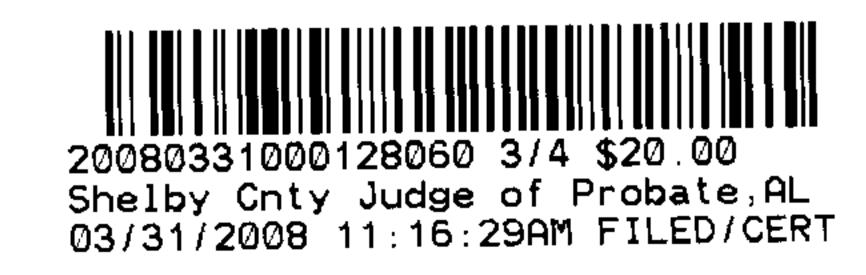


| For a Corporation:  |  |
|---|--|
| The State of  |  |
|   | County)  |
|   |  |
| in and for said County in said State, hereby certify that whose name as   | a,  It,  of the  |
| a corporation, is signed to the foregoing conveyance<br>on this day that, being informed of the contents of<br>authority, executed the same voluntarily for and as the    | and who is known to me, acknowledged before me the conveyance, he, as such officer and with full |
| Given under my hand this day of   | , A. D   |
| (Style of Officer)  |  |
| Notary Public   | Notary Public (Printed Name)   |
| For a Partnership:  |  |
| The State of  | )  |
|   | County)  |
|   |  |
| in and for said County in said State, hereby certify that   | aa   |
| whose name as the foregoing conveyance and who is known to me informed of the contents of the conveyance, he, in his executed the same voluntarily on the day the same be | capacity as such,  |
| Given under my hand this day of   | , A. D   |
| (Style of Officer)  |  |
| Notary Public   | Notary Public (Printed Name)   |
| NOTICE TO PROBATE JUDGE   |  |
| This Mortgage secures open-end or revolving indefeatherefore, under Section 40-22-21(1)b, Code of Alabatax on this Mortgage should not exceed \$.15 for each provided     | ama 1976, as amended, the mortgage filing privilege  |
| indebtedness to be secured by this Mortgage at any of Wachovia Bank, N.A.   | •  |
| By  | <u> </u>   |
|   |  |

Original Visit Number: 0706090866 Visit

Number:

4444444267



## H072FWR2

## SCHEDULE A

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

LOT 321, ACCORDING TO THE SURVEY OF BROOK HIGHLAND 7 SECTOR, AS RECORDED IN MAP BOOK 13 PAGE 99 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

**KNOWN: 3849 KINROSS DRIVE** 

PARCEL: 03-9-29-0-002-070-000