PAGE 8/8 * RCVD AT 3/13/2008 9:04:31 AM [C* * SVR:FAXMDAL02/15 * DNIS:5114 * CSID:205 251 5978 * DU (mm-ss):02-30

20080402000133150 1/3 $18.00
Shelby Cnty Judge of Probate,AL
04/02/2008 12:12:10PM FILED/CERT

This Document Prepared By:
Susan Cox
Wachovia Bank, National Association
Retail Credit Servicing
P.O. Box 50010
Roanoke, VA 24022

When Recorded, Return To:
Susan Cox
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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

FROM :LYONS COMPUTERS FAX NO. :205-251-5978 Mar. 13 2008 09:22AM P5

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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:

(Seal)
Grantor Vikas K Kamat

(Seal)
Grantor Hiryoung Kim

(Seal)
Grantor

(Seal)
Grantor

(Seal)
Grantor

(Seal)
Grantor

For Non-Individual Grantors:

Grantor

By: _____
Title: _____

By: _____
Title: _____

By: _____
Title: _____

By: _____
Title: _____

For an individual (on individual's own behalf or as a sole proprietor):

The State of Alabama)
Shelby County)

I (name and style of officer) hereby certify that Vikas K Kamat Hiryoung Kim , whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand this 26 day of March, A. D. 2008.

A. B., Judge, etc. (or as the case may be)
Notary Public

Harriette O. Littleton
Notary Public (Printed Name)

12-02-2005

Original Visit Number: 0706090666
Visit Number: 4444444267

FROM :LYONS COMPUTERS FAX NO. :205-251-5978 Mar. 13 2008 09:23AM P7

20080402000133150 2/3 $18.00
Shelby Cnty Judge of Probate,AL
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For a Corporation:

The State of ______________________________)

______________________________ County)

I, ______________________________ a ______________________________
in and for said County in said State, hereby certify that ______________________________,
whose name as ______________________________ of the ______________________________,
a corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

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)

I, ______________________________ a ______________________________
in and for said County in said State, hereby certify that ______________________________,
whose name as ______________________________ (here state representative capacity) is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, in his capacity as such ______________________________, executed the same voluntarily on the day the same bears date.

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 indebtedness with residential real property or interests; therefore, under Section 40-22-21(1)b, Code of Alabama 1976, as amended, the mortgage filing privilege tax on this Mortgage should not exceed $.15 for each $100 (or fraction thereof) of the credit limit of $__________ ______________________________ provided for herein, which is the maximum principal indebtedness to be secured by this Mortgage at any one time.

Wachovia Bank, N.A.

By ______________________________

Its ______________________________

Original Visit Number: 0706090866
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