

Prepared by:  
SUNTRUST MORTGAGE, INC.  
901 SEMMES AVENUE  
RICHMOND, VA 23224  
Return to:  
RVW5083  
SUNTRUST MORTGAGE, INC.  
1001 SEMMES AVENUE  
RICHMOND, VIRGINIA 23224

Parcel Number: 352040001026001

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_  
Loan No: 0036624583 Date: July 7, 2008  
MIN- NUMBER: 1000104-0036624583-3

**REFORMATION/AMENDMENT OF NOTE  
SECURITY INSTRUMENT**

**WHEREAS**

1. On or about **March 23, 2007** the undersigned Borrower(s) **Russell G. Powers and Melissa D. Cost** made and delivered to **SUNTRUST MORTGAGE, INC., A VIRGINIA CORPORATION** that particular Note in the principal amount of **\$18,000.00**. The obligation of which Note is secured by Security Instrument made by **Russell G. Powers, a single person and Melissa D. Cost, a single person**, for the benefit of Lender which Security Instrument was recorded on **April 5, 2007** in the office of the Recorder for the County of **Shelby**, State of **AL** at Instrument # **20070405000156270**.

2. This Reformation is being executed to accurately reflect the original intent of all parties. This document does not create any new obligations, liability or right. **It accurately memorializes the original executed Security Instrument of even date herewith. All other terms and conditions of the Note and Security Instrument not specifically changed herein shall, and do, remain in full force and effect as originally written.**

Said Security Instrument encumbers certain real property legally described as:  
**See Attached Exhibit A**

Legal Description is attached to:  
**176 County Road 75, Calera, AL 35040**

3. Said Note and Security Instrument contained an error and did not accurately reflect the true intent and agreement of the parties, namely: **Page one of the Note has the incorrect close date as "March 23, 2006." Page one of the Mortgage incorrectly reads "This Mortgage is made this 23<sup>rd</sup> day of March 2006, ..." and "...which indebtedness is evidenced by the Borrower's note dated March 23, 2006...."**

**AND NOW THEREFORE**, the parties hereto desire to reform said Note and Security Instrument as follows: **Page one of the Note should have the correct close date as "March 23, 2007." Page one of the Mortgage should read "This Mortgage is made this 23<sup>rd</sup> day of March 2007, ..." and "...which indebtedness is evidenced by the Borrower's note dated March 23, 2007...."**

IN WITNESS WHEREOF the parties have set their hands and seals on the date first mentioned above.

Witnesses:

\_\_\_\_\_  
Russell G. Powers (Seal)  
Russell G. Powers

\_\_\_\_\_  
Melissa D. Cost (Seal)  
Melissa D. Cost

SUNTRUST MORTGAGE, INC.

BY: \_\_\_\_\_  
Margaret Slauter  
Vice President

State of Alabama §  
City/County of Chilton §

On this the 14<sup>th</sup> day of July 2008, before me Kippy Lynn Underwood personally appeared Russell G. Powers and Melissa D. Cost, who is/are personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the **above** instrument and acknowledged to me that he/she/they executed the same as his/her/their voluntary act and deed.

WITNESS my hand and official seal.

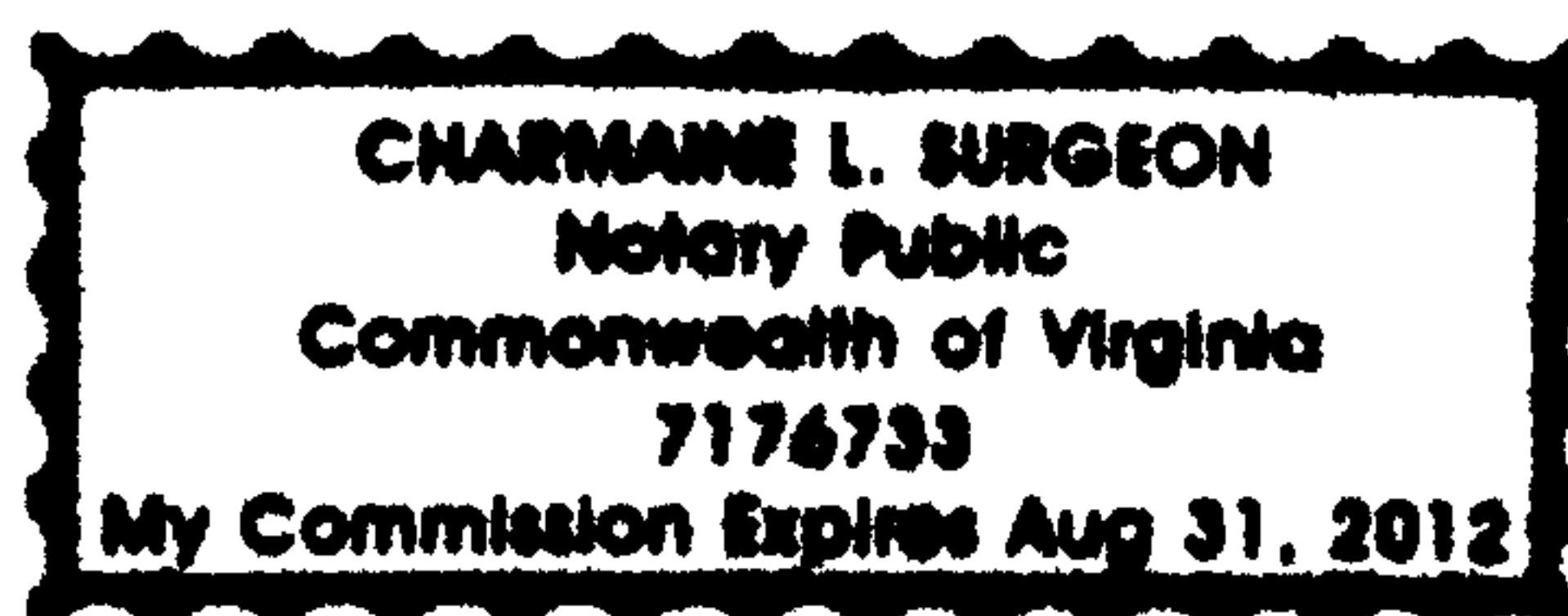
Notary Signature Kippy Lynn Underwood (Seal)  
My Commission Expires: 11-29-2010

Commonwealth of Virginia §  
City of Richmond §

On this the 16<sup>th</sup> day of July, 2008 before me, **Charmaine L. Surgeon**, personally appeared **Margaret Slauter**, Vice President, who is personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the **above** instrument and acknowledged to me that he/she executed the same as his/her voluntary act and deed and as the **voluntary act and deed of the Lender** in his/her authorized capacity on behalf of the Lender.

WITNESS my hand and official seal.

Notary Signature Charmaine L. Surgeon (Seal)  
ID# 7176733  
My Commission Expires: August 31, 2012







20080811000321770 3/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
08/11/2008 10:20:55AM FILED/CERT

### Exhibit A

Commence at the northwest corner of the NW  $\frac{1}{4}$  of the SE  $\frac{1}{4}$  of Section 4, Township 24 North, Range 13 East, Shelby County, Alabama, and run thence easterly along the north line of said quarter-quarter section a distance of 22.46 feet to a point on the easterly margin of Shelby County Highway #75; thence turn  $89^{\circ}07'57''$  right and run southerly along said margin of said highway 300.41 feet to a steel rebar corner and the point of beginning of the property being described; thence continue along last described course 150.00' to a steel rebar corner; thence turn  $86^{\circ}27'33''$  left and run easterly 202.34' to a steel rebar corner; thence turn  $94^{\circ}43'55''$  left and run northerly 150.00' to a steel rebar corner; thence turn  $85^{\circ}12'12''$  left and run westerly 199.24' to the point of beginning.