

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

When Recorded, Return To:
Katherine Ortiz



KING, HIRAM C

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

MODIFICATION TO OPEN-END MORTGAGE

I, H Clay King, Tracy Kile King, (herein "Borrower"), who reside at 623 Bayhill Rd, Birmingham, AL 352443309, and the collateral address is 623 Bayhill Rd, Birmingham, AL 35244 (referred to in this Modification to Open-End Mortgage as "I," "me," or "my," whether one or more persons) 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 9/3/2008. Capitalized terms not defined herein have the same meaning as defined in the Open-End Mortgage.

I previously executed and delivered to Wachovia a Prime Equity Line of Credit Agreement and Disclosure Statement ("Note") dated 7/28/2006, which provides for Wachovia to extend credit to me from time to time in an aggregate amount not to exceed the principal sum of \$74,000.00 U. S. Dollars. The Note is secured by an Open-End Mortgage of even date recorded 8/25/2006 in the public land records of SHELBY County, Alabama, at Mortgage Book/Instrument 20060825000419000, Page , Parcel 10-2-09-0-002-004-000.

increase MORTGAGE FROM \$74,000.00 TO \$97,800.00. FOR MORTGAGE TAX PURPOSES, THIS LINE WAS increased BY \$23,800.00

SEE ATTACHED FOR LEGAL DESCRIPTION

I have requested Wachovia to increase the maximum credit available under the terms of the Note and Open-End Mortgage, and Wachovia has agreed to do so in consideration of and subject to the terms and conditions stated in this Modification to Open-End Mortgage.

Wachovia and I hereby agree that:


- 1. The maximum credit available to me pursuant to the Note is hereby increased to the principal sum of NINETY SEVEN THOUSAND AND EIGHT HUNDRED U. S. Dollars (\$97,800.00) ("New Maximum Credit Available"), and the Open-End Mortgage is hereby amended to secure said New Maximum Credit Available.
- 2. All other provisions of the Open-End Mortgage shall remain in full force and effect except as specifically modified by this Modification to Open-End Mortgage.

IN WITNESS WHEREOF, Borrower has executed this Modification to Open-End Mortgage and adopted as his seal the word ("SEAL") appearing beside his name.

Signed, sealed and delivered by:


_____[SEAL]
Borrower H Clay King

_____[SEAL]
Borrower


_____[SEAL]
Borrower Tracy Kile King


_____[SEAL]
Borrower

_____[SEAL]
Borrower

_____[SEAL]
Borrower

Original Pet Visit Number: 0619300097
Visit Number: 0823900273

State of Alabama
County of Jefferson


20080929000383200 2/3 \$52.70
Shelby Cnty Judge of Probate, AL
09/29/2008 09:17:55AM FILED/CERT

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that
H Clay King Tracy Kile King

whose name(s) is/are signed to the foregoing instrument, and who is/are known to me, acknowledge before
me on this day that, being informed of the contents of said Mortgage, he/she/they executed the same
voluntarily on the same day the same bears date.

GIVEN under my hand and official seal this 3 day of September, 2008.

Tiffany Spencer
Notary Public

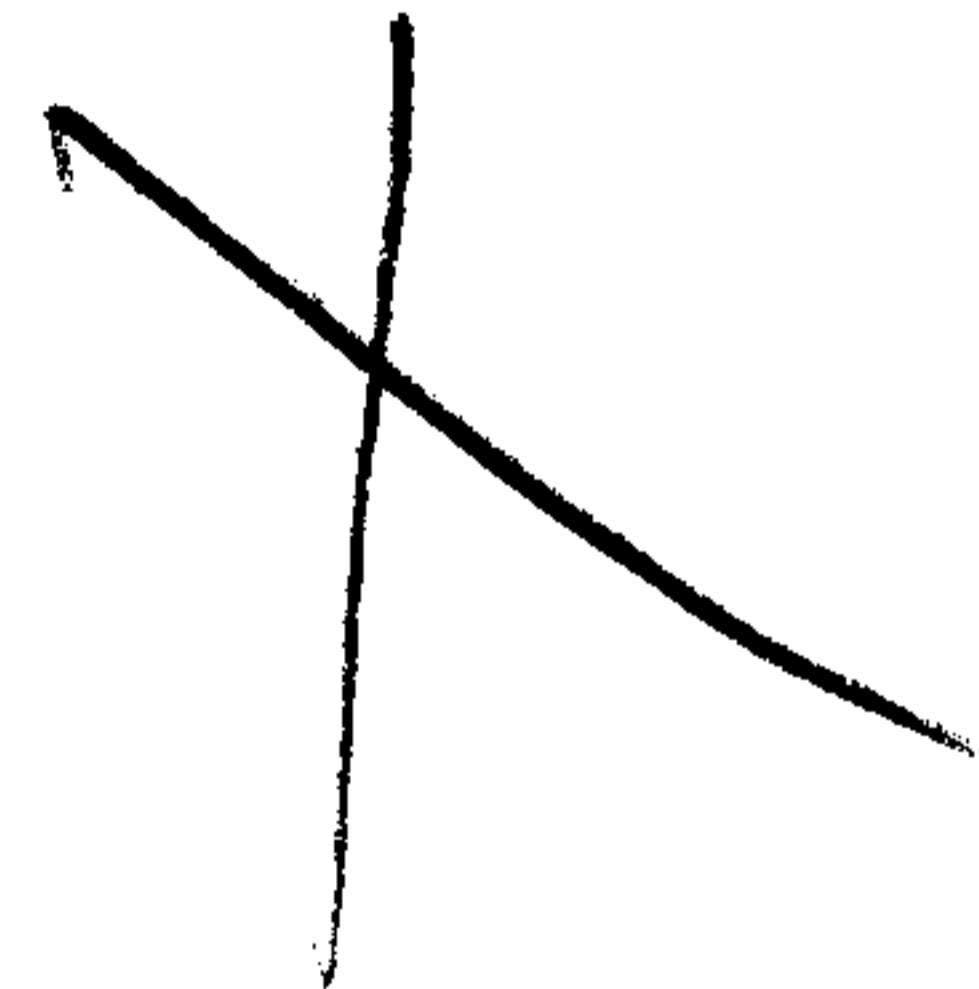
Tiffany Spencer
Notary Public (Name Typed or Printed)

My Commission Expires: 4/3/2011

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 Pel Visit Number: 0619300097
Visit Number: 0823900273



20080929000383200 3/3 \$52.70
Shelby Cnty Judge of Probate, AL
09/29/2008 09:17:55AM FILED/CERT

I2405438

SCHEDULE A

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

LOT 4, ACCORDING TO THE SURVEY OF HEATHERWOOD FOREST SECTOR
1, AS RECORDED IN MAP BOOK 13 PAGE 144, IN THE PROBATE OFFICE OF
SHELBY COUNTY, ALABAMA.

KNOWN: 623 BAYHILL RD

PARCEL: 102090002004000