

WHEN RECORDED MAIL TO:



WILBOURNE, WILLIAM

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



REGIONS

20082821244000

MODIFICATION OF MORTGAGE



DOC48002000000043271300007020530000000

THIS MODIFICATION OF MORTGAGE dated October 15, 2008, is made and executed between WILLIAM D WILBOURNE, whose address is 5229 CROSSINGS PKWY, BIRMINGHAM, AL 35242; MELISSA WILBOURNE A/K/A MELISSA K WILBOURNE, whose address is 5229 CROSSINGS PKWY, BIRMINGHAM, AL 35242; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 1849 Highway 31 South, Birmingham, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 1, 2008 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 7-30-2008 IN THE OFFICE OF THE JUDGE OF PROBATE FOR SHELBY COUNTY, ALABAMA IN INSTRUMENT NUMBER 20080730000306960.

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 5229 CROSSINGS PKWY, 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 \$25,000 to \$30,000.

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 GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 15, 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:

x William D Wilbourne (Seal)
WILLIAM D WILBOURNE

x Melissa Wilbourne (Seal)
MELISSA WILBOURNE

LENDER:

REGIONS BANK

x Cheryl W. Carrington (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

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

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)COUNTY OF Jefferson)

) SS

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that WILLIAM D WILBOURNE and MELISSA WILBOURNE, husband and wife, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 15 day of October, 2008.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE

MY COMMISSION EXPIRES: MARCH 03, 2012

My commission expires

BONDED THRU NOTARY PUBLIC UNDERWRITERS

Notary Public

LENDER ACKNOWLEDGMENT

STATE OF Alabama)COUNTY OF Jefferson)

) SS

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Wells a corporation, is signed to the foregoing Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 15 day of October, 2008.

Beverly B Meadows
Notary PublicMy commission ~~My~~ Commission Expires

July 23, 2010

20081028000420120 2/3 \$25.50
Shelby Cnty Judge of Probate, AL
10/28/2008 03:18:48PM FILED/CERT

20081028000420120 3/3 \$25.50
Shelby Cnty Judge of Probate, AL
10/28/2008 03:18:48PM FILED/CERT

I2827116

SCHEDULE A

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

LOT 455, ACCORDING TO THE SURVEY OF CALDWELL CROSSING SECTOR
4, PHASE 2, AS RECORDED IN MAP BOOK 36 PAGE 149, IN THE PROBATE
OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 5229 CROSSINGS PARKWAY