

20090511000177170 1/3 \$318.00  
Shelby Cnty Judge of Probate, AL  
05/11/2009 03:25:17 PM FILED/CERT

**WHEN RECORDED MAIL TO:**

Regions Bank  
Collateral Management  
P.O. Box 12926  
Birmingham, AL 35202

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



**MODIFICATION OF MORTGAGE**



\*DOC48002000000043271300005559070000000\*

20090631732500

THIS MODIFICATION OF MORTGAGE dated April 3, 2009, is made and executed between HARITHA RAMASASTRY, whose address is 104 KINGS CREST LN, PELHAM, AL 35124; CHANDRAPRABHA SASTRY A/K/A CHANDRAPRABHA HARITHA, whose address is 104 KINGS CREST LN, PELHAM, AL 35124; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is P.O. Box 830721, Birmingham, AL 35283 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 22, 2008 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 3/17/08 INSTRUMENT 20080317000107920 PAGES 1-8.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in SHELBY County, State of Alabama:

ALL THAT CERTAIN PROPERTY SITUATED IN THE CITY OF PELHAM, IN THE COUNTY OF SHELBY AND STATE OF ALABAMA AND BEING DESCRIBED IN A DEED DATED 06/06/1995 AND RECORDED 06/09/1995 IN BOOK , PAGE AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE AND REFERENCED AS FOLLOWS: THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT: LOT 127, ACCORDING TO THE SURVEY OF WEATHERLY, WINDSOR SECTION 5, AS RECORDED IN MAP BOOK 14, PAGE 104, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. ADDRESS: 104 KINGS CREST LANE; PELHAM, AL 35124 TAX MAP OR PARCEL ID NO.: 149290000003.017 .

The Real Property or its address is commonly known as 104 KINGS CREST LN, PELHAM, AL 35124.

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 \$100,000.00 to \$300,000.00.

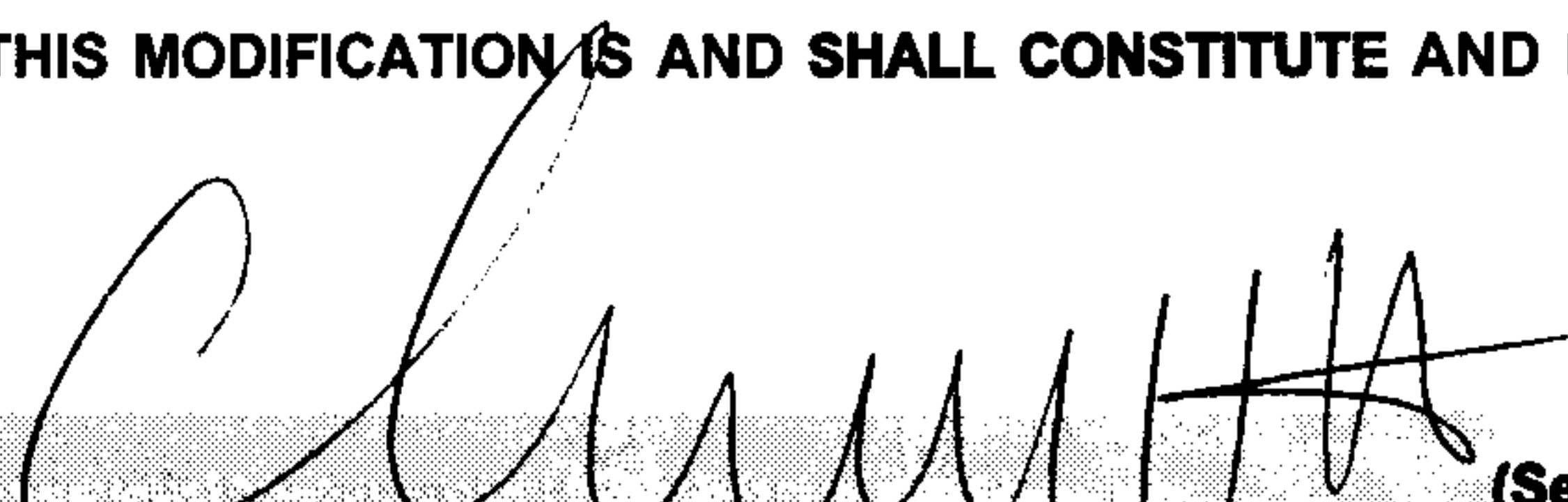
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 APRIL 3, 2009.

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.

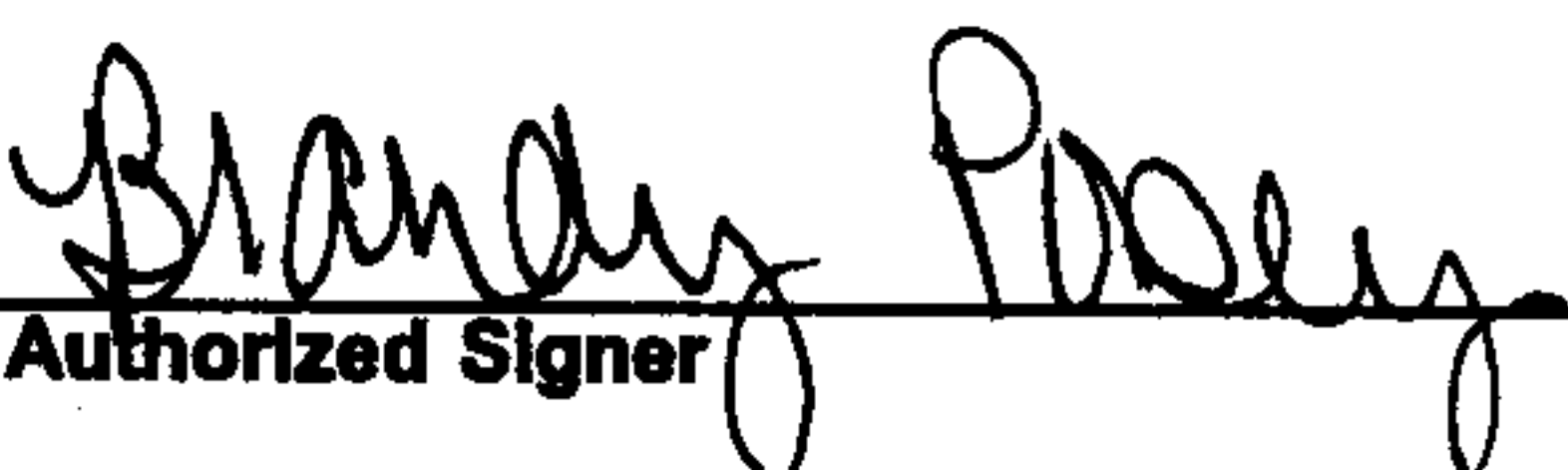
GRANTOR:

X  (Seal)  
HARITHA RAMASASTRY

X  (Seal)  
CHANDRAPRABHA SASTRY

LENDER:

REGIONS BANK

X  (Seal)  
Authorized Signer

(This Modification of Mortgage prepared by:

Name: Kenyada Ellis  
Address: P.O. BOX 830721  
City, State, ZIP: BIRMINGHAM, AL 35283

## INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

)

COUNTY OF Chilton

) SS

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that HARITHA RAMASASTRY and CHANDRAPRABHA SASTRY, 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 3rd day of April, 2009.

Lee Cantley  
Notary Public

My commission expires 11-20-2012

## LENDER ACKNOWLEDGMENT

STATE OF \_\_\_\_\_

)

) SS

COUNTY OF \_\_\_\_\_

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that \_\_\_\_\_ whose name as \_\_\_\_\_ of Regions Bank 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 the Modification of Mortgage, he or she, in his or her capacity as such \_\_\_\_\_ of Regions Bank, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notary Public

My commission expires \_\_\_\_\_



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EXHIBIT A

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IN THE COUNTY OF SHELBY AND STATE OF ALABAMA AND BEING  
DESCRIBED IN A DEED DATED 06/06/1995 AND RECORDED  
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LOT 127, ACCORDING TO THE SURVEY OF WEATHERLY, WINDSOR  
SECTION 5, AS RECORDED IN MAP BOOK 14, PAGE 104, IN THE  
PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

ADDRESS: 104 KINGS CREST LANE; PELHAM, AL 35124 TAX MAP  
OR PARCEL ID NO.: 149290000003.017