


Prepared by/record and return by mail to:
Mortgage Services
4001 Leadenhall Road
Mount Laurel, NJ 08054
Loan Number: 0052473527 / 7114006781


20091103000410610 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
11/03/2009 11:28:12 AM FILED/CERT

AMENDMENT TO NOTE AND MORTGAGE

THIS AMENDMENT is made by and between CHARLES SCHWAB BANK, NA, ("CSB") whose street address is 5201 Gate Parkway, Jacksonville, FL 32256 ("Lender"), and Brigitta C. Brott, a married person and William B. Hillegass, Jr. , a married person, who reside at 13 Brush Creek Farm, Columbiana, Alabama 35051 ("Borrower"). Said property being more particularly described in the attached Exhibit "A", attached hereto and made a part hereof.

WHEREAS, on July 11, 2008, Lender granted a Mortgage (the "Mortgage") in the name of Borrower in the principal amount of \$280,605.00, in favor of Charles Schwab, which Mortgage was recorded on July 24, 2008, as Document/Instrument No. 20080724000299290; and

WHEREAS, in order for the Mortgage to be established, Borrower executed certain documents, including, but not limited to, the Note (the "Note"); and

WHEREAS, the Mortgage was recorded in the Official Records of Shelby County, Alabama, and encumbers the property described therein; and

WHEREAS, Borrower requests that Lender reduce the maximum principal indebtedness under the Mortgage to \$88,600.00; and

WHEREAS, in order for Lender to reduce the principal amount under the Mortgage to such amount, the Note and the Mortgage must be amended to reflect the reduced amount.

NOW, THEREFORE, for and in consideration of ten dollars (\$10.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto, intending to be legally bound hereby, agree as follows:

1. The Note and the Mortgage are hereby amended to reflect that the maximum principal indebtedness under the Note, and the maximum principal amount secured by the Mortgage, is now \$88,600.00.
2. Except as specifically modified hereby, the Note and the Mortgage are hereby ratified and confirmed in all respects and remain in full force and effect.

IN WITNESS WHEREOF, Lender and Borrower have executed this Amendment as of
the 15th day of October, 2009.

LENDER:

CHARLES SCHWAB BANK, NA

By: PHH Mortgage Corporation, Authorized
Agent

By: [Signature]
Carrie Goudy-Paul
Vice President

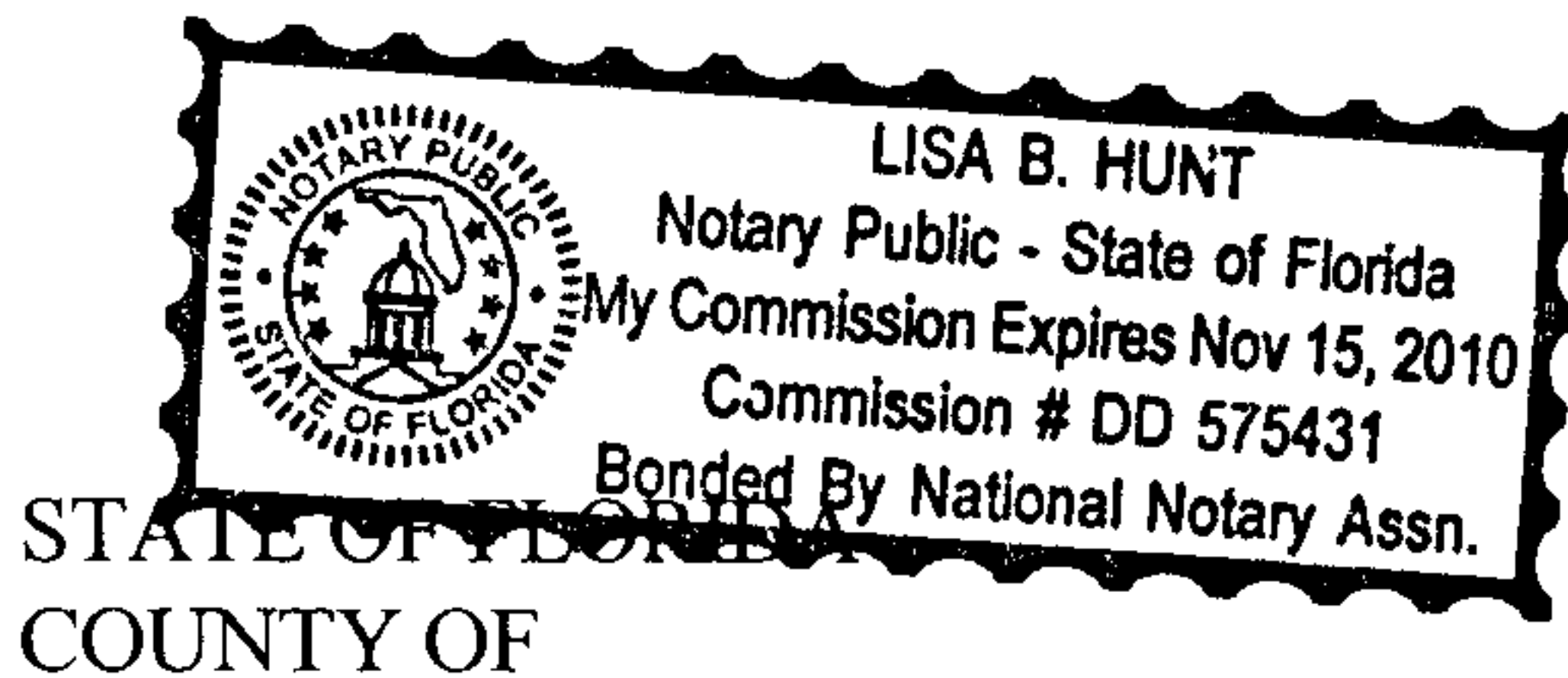
BORROWER:

[Signature] Brigitta C Brott
[Signature] William B. Hillegass

STATE OF FLORIDA
COUNTY OF DUVAL

On March 10, 2009, before me, the undersigned, a Notary Public in and for said state, personally appeared Carrie Goudy-Paul, as Vice President of PHH Mortgage Corporation, its duly authorized agent of Charles Schwab Bank, NA, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, that by her signature on the instrument the entity upon behalf of which she acted executed the instrument, and that the instrument is the free act and deed of the corporation.

WITNESS my hand and official seal.



[Signature]
Name: Lisa B Hunt
Notary Public, State of Florida
My Commission Expires: _____

On October 26, 2009, before me, the undersigned, a Notary Public in and for said state, personally appeared Brigitta Brott and William Hillegass personally known or satisfactorily proven to be the persons whose name is subscribed to the within instrument and acknowledged to me that they executed the same in his authorized capacity and that by their signatures on the instrument the person executed the instrument as their free act and deed.

WITNESS my hand and official seal.

Name: Gwendolyn Jefferson
Notary Public, State of FLORIDA
St. Clair County
[Signature]
My Commission Expires
10-06-2013

"Exhibit A"



20091103000410610 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
11/03/2009 11:28:12 AM FILED/CERT

County: SHELBY

Property Address: 13 BRUSH CREEK FARM
COLUMBIANA, AL 35051

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF
SHELBY AND STATE OF ALABAMA, TO-WIT:

LOT 13, ACCORDING TO THE SURVEY OF BRUSH CREEK FARMS, AS RECORDED
IN MAP BOOK 8 PAGE 89 IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

TAX ID #: 226230000001005

For information only : Property Address: 13 BRUSH CREEK FARMS
COLUMBIANA ALABAMA 35051