



20100412000110580 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
04/12/2010 12:48:56 PM FILED/CERT

Recording Requested by	
Superior Bank – Julie Jones	
AND WHEN RECORDED MAIL TO:	
Superior Bank	
17 North 20th Street	
Birmingham, AL 35203	
CHL Loan: 214059833	Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this 26th day of February, 2010 Joseph H. Webb and Christa Ann Webb, Husband and Wife, (the "Borrowers") and Superior Bank, **Mortgage Electronic Registration Systems, Inc.**, (Mortgagee) amends and supplements the (1) Mortgage (the "Security Instrument"), and Riders if any, dated December 30, 2009 **and granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender's successors, P.O Box 2026, Flint, Michigan 48501 – 2026** and recorded in Instrument 20100114000012590 on 1/14/10 and re-recorded in 20100219000050490 on 2/19/10, of the County of Shelby, State of Alabama and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at:

4508 Old Tavern Road, Birmingham, AL 35242

(Property Address)

the real property described being set forth as follows:

See Attached Exhibit "A"

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The maturity date on page 1 paragraph E should read February 1, 2025.

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.



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Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Superior Bank shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

Superior Bank

Leigh Putman, Assistant Vice President

Joseph H. Webb

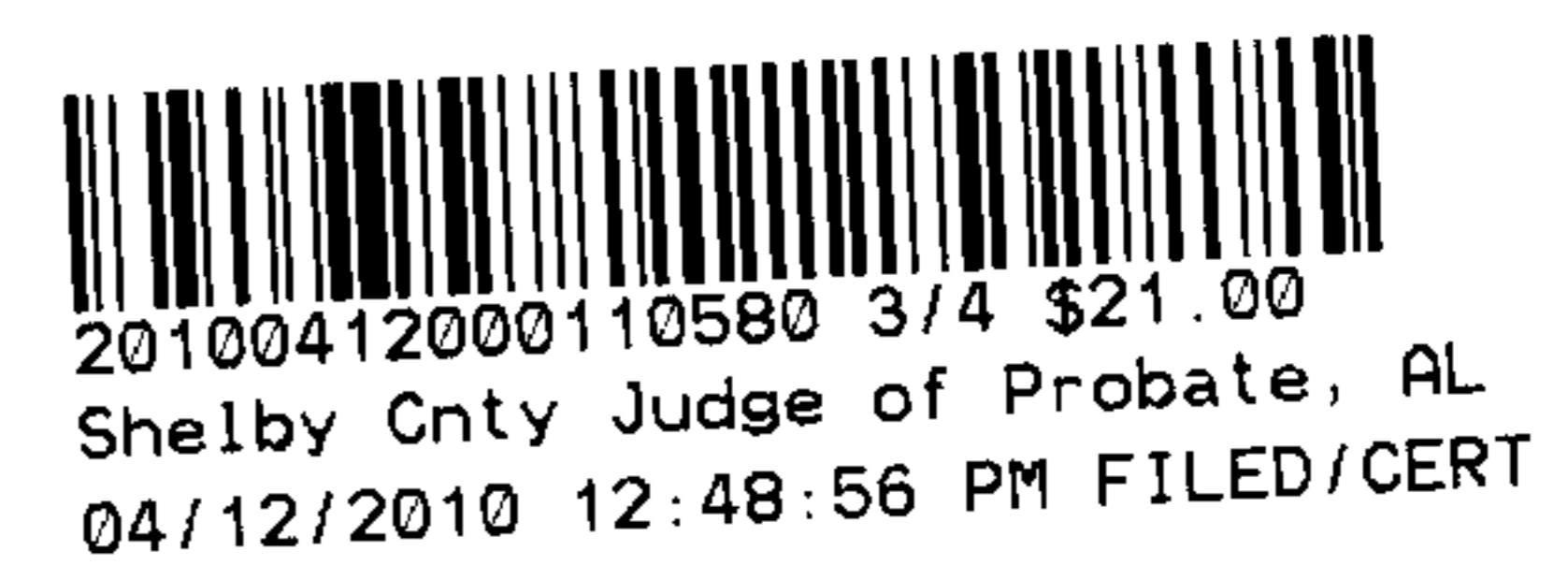
Christa Ann Webb

Mortgage Electronic Registration Systems, Inc.
(Mortgagee)

Carrie Hamaker, Vice President

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama)
)
COUNTY OF Shelby) SS.



BEFORE ME, the undersigned, a Notary Public in and for said County and State, on this day personally appeared Joseph H Webb and Christa Ann Webb, or proved to me to be the persons whose names are subscribed to the foregoing instrument, and acknowledged to me that they executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 26 day of February, 2010.

[Signature]
Notary Public
Commission Expires: 5-21-12

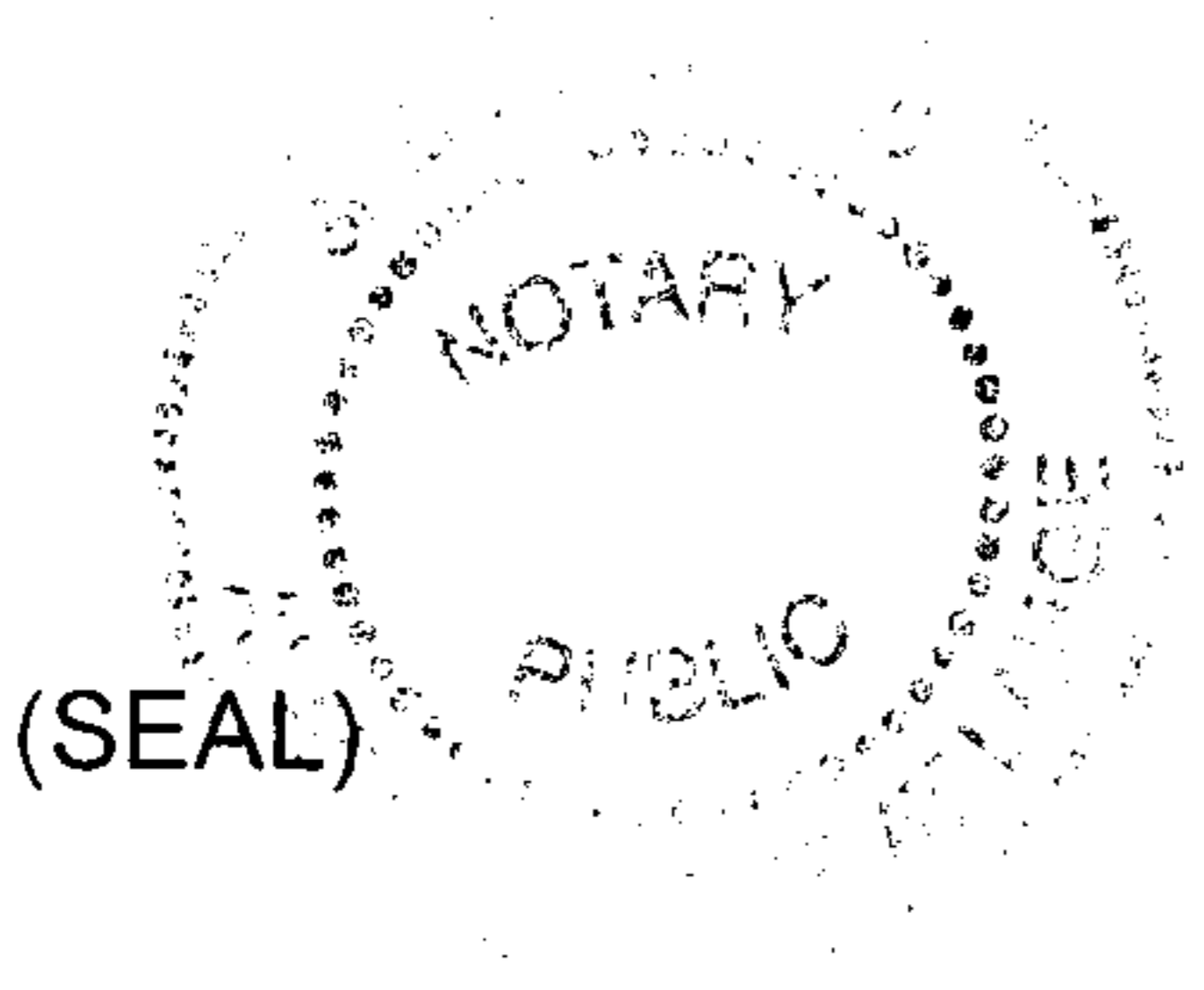
(SEAL)

STATE OF Alabama)
)
COUNTY OF Jefferson) SS.

On this 8th day of February, 2010, before me, Sherry Hayes, Notary Public, personally appeared Leigh Putman, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that she executed the same in his authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal this 16 day of February, 2010.

[Signature]
Notary Public
Commission Expires: May 11, 2010





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EXHIBIT A

JOSEPH H WEBB
CHRISTA ANN WEBB

Lot 1, according to the survey of the Jimmy Hand Subdivision, as recorded in Map Book
10, Page 17, in the Probate Office of Shelby County, Alabama