

**FIRST COMMERCIAL A DIV SYNOVUS BANK
HOME EQUITY LINE OF CREDIT
MODIFICATION AGREEMENT
SHELBY COUNTY**

Alabama

Shelby

THIS AGREEMENT made and entered into this date:

02/28/11 by and between

Debra H Goldstein, A married woman

Joel R Goldstein, Her Husband

hereinafter designated "grantor").

and First Commercial Bank (hereinafter designated "Grantee"), WITNESSETH THAT:

By Alabama Mortgage dated :

02/07/06 recorded in Mortgage Book

Instrument #20060320000127200

Alabama

(briefly identified as

4013 Crossings Ln., Hoover, AL 35242

to secure loans and advances made to Grantor on a

\$50,000.00

line of credit (the "Credit Line")

pursuant to a certain Home Equity Line Account Agreement between Grantee and Grantor dated concurrently with said Mortgage, and to secure any extension and/or renewals thereof and any other indebtedness which Grantor might thenceforth owe to Grantee. Alabama's intangibles tax on long-term notes secured by real estate, based upon the full amount of said Credit Line, was duly paid prior to the filing of said Mortgage.

By mutual agreement of the parties and for valuable considerations moving from each to the other, said Credit Line is and has been increased by the sum of **\$50,000.00** so that the Credit Line secured by said Mortgage now amounts to **\$100,000.00** and said Home Equity Line Agreement and said Mortgage are hereby amended accordingly.

An additional Alabama mortgage tax, based upon the amount of said increase, is paid hereon prior to filing this Agreement for record in said Probate Judge's office.

It is FURTHER MUTUALLY AGREED by and between the Parties hereto that all other provisions, conditions, and agreements contained in said note and Mortgage shall remain unaltered, and in force and effect.

IN WITNESS WHEREOF, Grantor has hereunto set his hand and affixed his seal the day and year above first written; and First Commercial A div Synovus Bank has caused this Agreement to be executed on its behalf, by its proper officers, duly authorized so to do, under the corporate seal, the day and year first above written.

Grantor.

Debra H Goldstein, A married woman

Joel R. Goldstein, Her Husband

Grantee:

First Commercial a Div Synovus Bank as successor in interest by
Merger with First Commercial Bank.

Jennifer Strickland, Asst Br Mgr, First Commercial a division
of Synovus Bank

Signed, sealed and delivered in the presence of:

Witness

Notary Public

Shelby County, Alabama

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: March 27, 2013
BONDED THRU NOTARY PUBLIC UNDERWRITERS