


Return to  
First Commercial a Div Synovus Bank  
800 Shades Creek Pkwy  
Birmingham, AL 35209

  
20111003000292500 1/1 \$13.00  
Shelby Cnty Judge of Probate, AL  
10/03/2011 02:18:56 PM FILED/CERT

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

Alabama                      Shelby

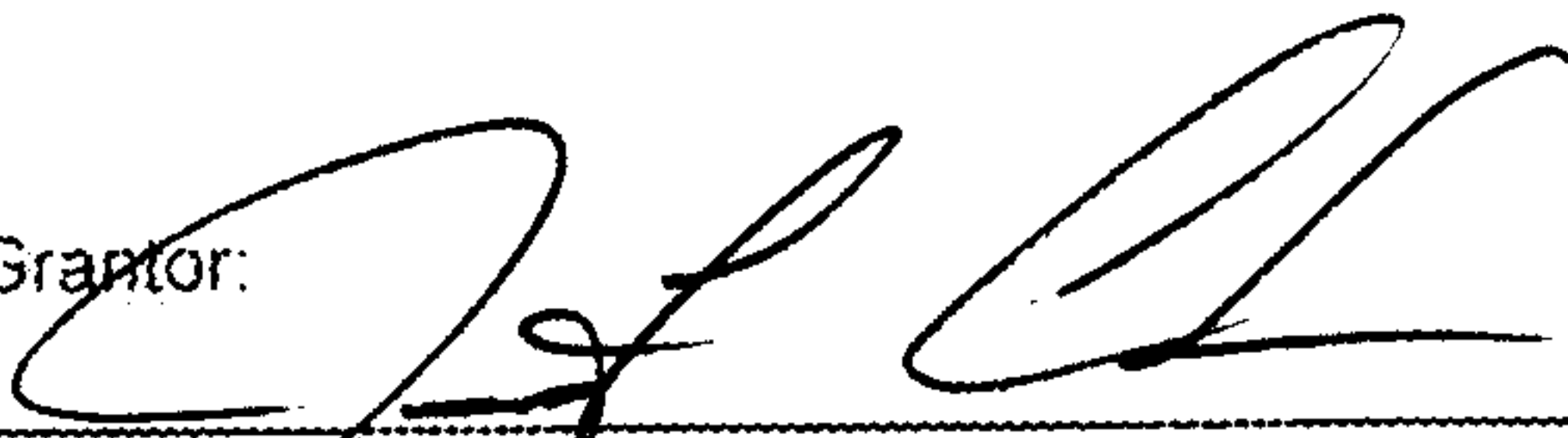
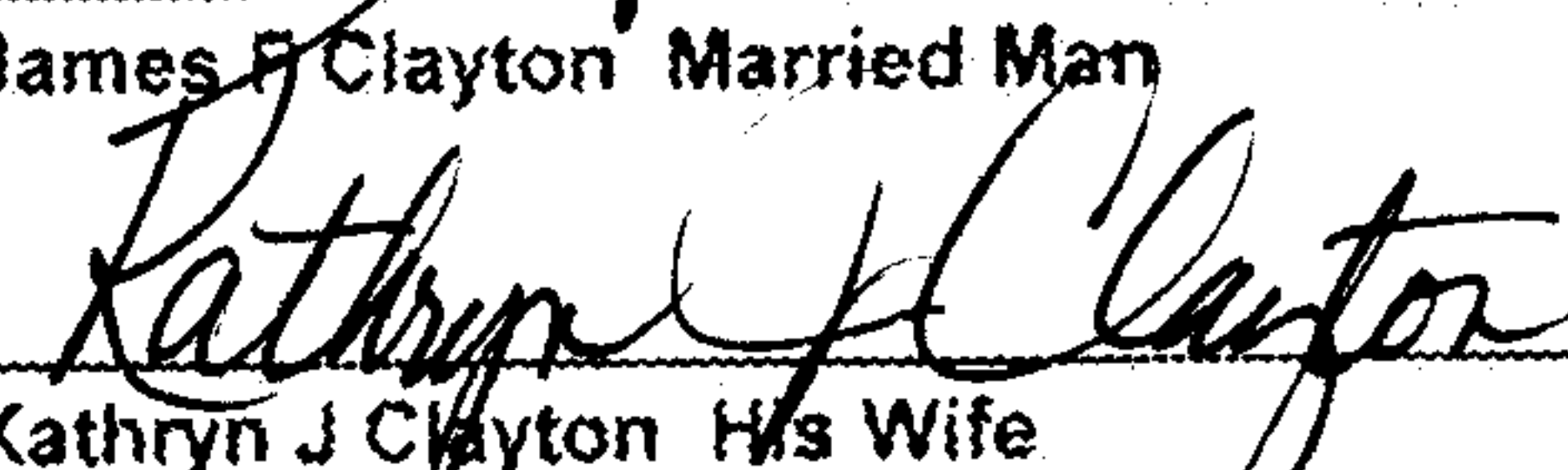
THIS AGREEMENT made and entered into this date:                      09/20/11                      by and between  
   James F Clayton Married Man                      Kathryn J Clayton His Wife  
hereinafter designated "grantor"),  
and First Commercial Bank (hereinafter designated "Grantee"). WITNESSETH THAT:  
By Alabama Mortgage dated :                      07/31/08                      recorded in Mortgage Book                      Inst#20080821000336600  
   Alabama                      (briefly identified as  
4009 Saint Charles Dr, Birmingham, AL 35242                      to secure loans and advances made to Grantor on a  
\$347,150.00                      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.

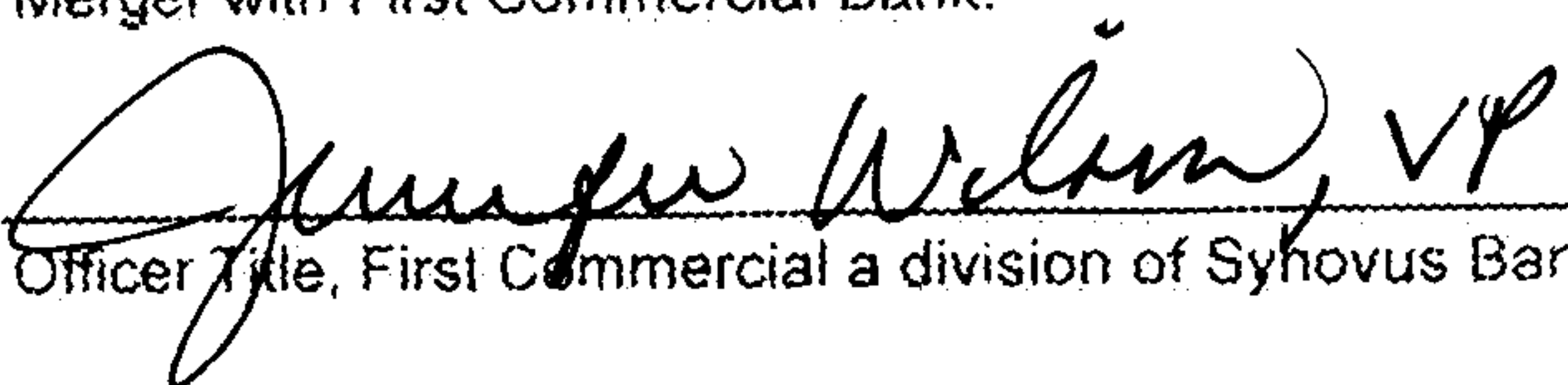
By mutual agreement of the parties and for valuable considerations moving from each to the other, said Credit Line  
is and has been decreased by the sum of                      \$297,150.00                      so that the Credit Line secured by said Mortgage  
now amounts to                      \$50,000.00                      and said Home Equity Line Agreement and said Mortgage are  
hereby amended accordingly.

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

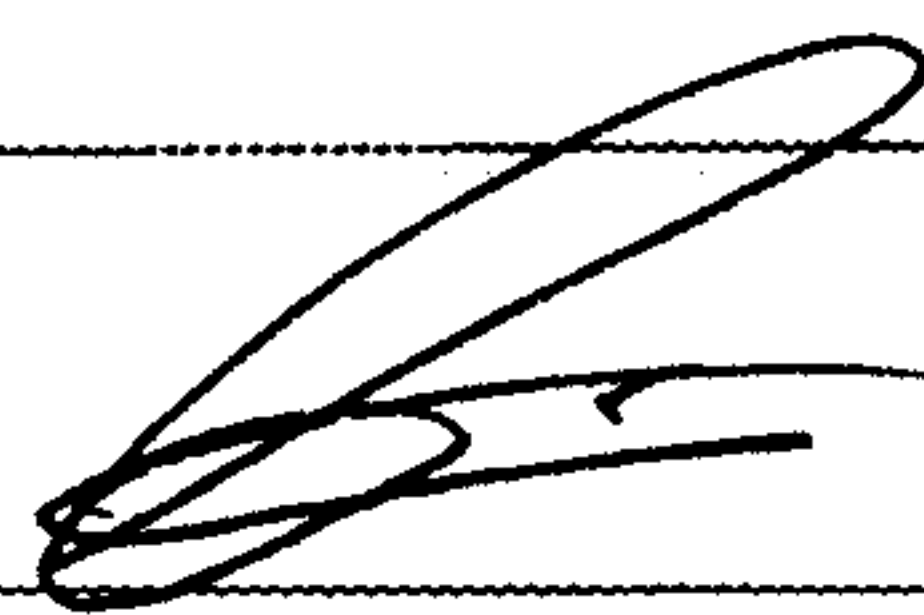
It is FURTHER MUTUALLY AGREED by and between the Parties hereto that all other provisions, conditions,  
and agreements contained in said note and Mortgage shall remain unaltered, and in force and effect.

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:   
James F Clayton Married Man  
  
Kathryn J Clayton His Wife

Grantee:  
First Commercial a Div Synovus Bank as successor in interest by  
Merger with First Commercial Bank.  
  
Officer Title, First Commercial a division of Synovus Bank

Signed, sealed and delivered in the presence of:

Witness   
Notary Public  
Jefferson County, Alabama

