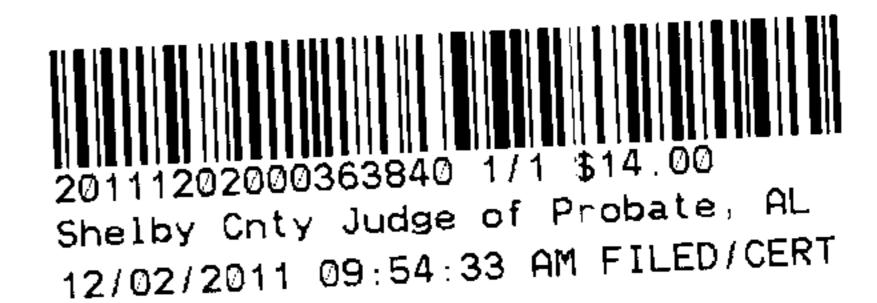
Return to
First Commercial a Div Synovus Bank
800 Shades Creek Pkwy

Birmingham, AL 35209

This Instrument Prepared By:
Lionel Brown, Processor
First Commercial, a div Synovus Br
1750 Founders Park FL 1
Alpharetta, GA 30004



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

Alabama

Shelby

THIS AGREEMENT made and entered into this date:

10/14/11

by and between

Nagaraj M Shivakumar

Parvathi M Puttanna

hereinafter designated "grantor"),

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

Real Estate Mortage originated 12/14/06 i/a/o \$140,000.00, recorded in instr.# 20061222000624380; amended/decreased to \$127,000, 3/31/2008, recorded in instr.# 20080602000221660, in the Probate Office of Shelby County, Alabama, being further described as 1110 Greystone Cove Dr to secure loans and advances made to Grantor on a

\$127,000.00

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 mortgage 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 (\$8,560.00) so that the Credit Line secured by said Mortgage now amounts to \$118,440.00 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.

Nagaraj M Shivakumar

Palvathi M Puttanna

Parvathi M Puttanna

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

Jeffrey Henderson / First Commercial a division of Synovus Bank

Signed, sealed and delivered in the presence of:

Witness

Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Apr 13, 2015 ONDED THRU NOTARY PUBLIC UNDERWRITERS