

MODIFICATION TO MORTGAGE (LINE AGREEMENT)

This Modification modifies a Home Equity Line Agreement and a Mortgage. Terms used in this Modification:

RLC:
Home Equity Line Agreement
Modification Date: 12/19/11
Note Date: 11/30/07
Maturity Date: 1/1/33
Account Number ending in: ****9115
Original Credit Limit: \$96,400.00
New Credit Limit: \$56,500.00
Borrowers:(as listed on mortgage) ERIN L
METZGER AND ADAM E METZGER, HUSBAND
AND WIFE

Bank: U.S. Bank National Association ND
4325 17th Ave SW
Fargo, ND 58103

**Recording Requested by &
When Recorded Return to:**
U.S. Bank National Association ND
1850 Osborn Avenue
Oshkosh, WI 54902

The Mortgage is described on Exhibit A to this Modification. The Mortgagors are also listed on Exhibit A.

The Borrowers and the Bank entered into the Home Equity Line Agreement. The Mortgagors have signed the Mortgage securing the Home Equity Line Agreement. The Mortgaged Property and other information about the Mortgage are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to decrease the Original Credit Limit to the amount of the New Credit Limit as shown above. The Mortgagors and the Bank agree that the Mortgage is modified to secure the entire New Credit Limit on the Home Equity Line Agreement. The maximum principal indebtedness secured by the Mortgage as modified by this Modification is the New Credit Limit shown above. There is no additional indebtedness secured by this Modification.

Borrowers and Mortgagors:

X *Erin L Metzger* *by POA Adam E Metzger* 12-20-11
ERIN L METZGER *BY POA ADAM E METZGER* Date
X *Adam E Metzger* 12-20-11
ADAM E METZGER Date
X _____
_____ Date
X _____
_____ Date

Note: Only those persons named
as Mortgagors in Exhibit A have an
interest in the Mortgaged Property
and are signing to modify the
Mortgage. All other signers are
signing merely to modify the
Home Equity Line Agreement



20120203000041540 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
02/03/2012 11:18:02 AM FILED/CERT

State of Alabama)

County of Jefferson) SS.

On this 20th day of December, 2011 before me, a notary public, personally appeared

Adam E Metzger and Erin L Metzger By POA
known or identified to me to be the person(s) whose name(s) is(are) subscribed to the within instrument, and
acknowledged to me that he/she/they executed the same.

Shannon R Crull
Notary Public

Notary printed name SHANNON R CRULL

My commission expires 04/02/12

SHANNON R. CRULL
Notary Public, Alabama State At Large
My Commission Expires April 2, 2012

U.S. Bank National Association, ND

Signature: Steven Barnes

Steven Barnes, Vice President

State of Wisconsin)

SS

County of Winnebago)

This instrument was acknowledged before me on the 19 day of December, 2011, by
Steven Barnes, a Vice President of U.S. Bank National Association, ND, a national
banking association, on behalf of the association.

Susan J. Bishop
Susan J. Bishop, Notary Public

My Commission Expires on 10/18/2015

SUSAN J. BISHOP
Notary Public
State of Wisconsin



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MODIFICATION TO MORTGAGE (LINE AGREEMENT) – EXHIBIT A

Other terms used in this amendment

Mortgagor: ERIN L METZGER AND ADAM E METZGER, HUSBAND AND WIFE

Mortgagee: U.S. Bank National Association N.D.

Mortgage Date: 11/30/07

Mortgage Recording Date: 1/30/08

Recording Office: Shelby County, AL

Mortgage Recording Information: Doc No. 20080130000039130

Legal Description of Property:

See Attached Legal

Parcel ID: 09-2-09-0-001-015

Property Address: 125 Austin Cir
Birmingham, AL 35242

Certificate No.(Torrens Only):

This instrument drafted by:
U.S. Bank National Association ND
1850 Osborn Avenue
Oshkosh, WI 54902

Mail Tax Statements to:



20120203000041540 3/4 \$21.00
Shelby Cnty Judge of Probate, AL
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The land referred to in this policy is situated in the State of AL, County of SHELBY, City of BIRMINGHAM and described as follows:

Lot 2715, according to the Surveyor of Highland Lakes, 27th Sector, an Eddleman Community, as recorded in Map Book 32, page 20, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument No. 1994-07111 and amended in Inst. No. 1996-17543 and further amended in Inst. No. 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 27th Sector, recorded as Instrument No. 20031010000683520 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Being the same parcel conveyed to Erin L. Metzger and Adam E. Metzger from Arthur Howard Homes, Inc., an Alabama corporation by virtue of a deed dated August 2, 2005 recorded August 25, 2005 in document no. 20050825000438750 in Shelby County, Alabama.



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