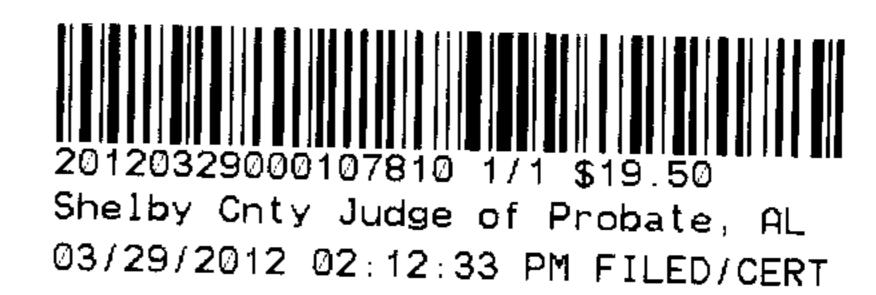
After recording please return to: Synovus Retail Lending Center P.O. Box 120 Columbus, GA 31993-9844



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

Alabama

SHELBY

THIS AGREEMENT made and entered into this date:

02/06/12

by and between

TODD A POLJACIK, MARRIED MAN

CINDY POLJACIK AKA CYNTHIA C POLJACIK

hereinafter designated "grantor"),

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

By Alabama Mortgage dated:

11/23/11 recorded in Mortgage Book

Instrument #20111212000374540

SHELBY

ALABAMA

(briefly identified as

\$20,000.00

LOT 215 AMENDED MAP, RIVERWOODS, 2ND SECTOR line of credit (the "Credit Line")

to secure loans and advances made to Grantor on a

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 \$5,000.00 so that the Credit Line secured by said Mortgage

now amounts to

\$25,000.00

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.

TODD A POLJACIK, MARRIED MAN

CINDY POLJACIK ANA CYNTHIA POLJACIK,

Grantee:

Grantor:

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

4726OC GREG MAERCKE SR VICE PREST COMMERCIAL A DIV SYNOVUS BANK

Signed, sealed and delivered in the presence of:

Notary Public

County, Alabama

RUPLANY MURLIC STATE OF ALABAMA AT LANGE MY COMMISSION EXPIRES: Nov 18, 2012 BONDED THRU NOTARY PUBLIC UNDERWRITERS