

Record and return by mail to:

Charles Schwab Bank

One Mortgage Way

P.O. Box 5449

Mt. Laurel, NJ 08054

Mail Stop : DC

Loan No.: 0055457030 / 7118624365

Force 1 # 093080001001023



20120712000249420 1/3 \$19.00

Shelby Cnty Judge of Probate, AL

07/12/2012 03:31:59 PM FILED/CERT

AMENDMENT TO NOTE AND MORTGAGE

THIS AMENDMENT is made by and between CHARLES SCHWAB BANK ("CSB") whose street address is 5201 Gate Parkway, Jacksonville, FL 32256 ("Lender"), and Thaddeus F. Coleman, a married person and Shijuana Coleman, who reside(s) at 112 Highland View Drive, Birmingham, AL 35242 ("Borrower"). Said property being more particularly described in the attached Exhibit "A", attached hereto and made a part hereof.

WHEREAS, on September 12, 2008, Lender granted a Mortgage (the "Mortgage") in the name of Borrower in the principal amount of \$150,000.00 in favor of Charles Schwab, which Mortgage was recorded on September 22, 2008, as Document No. 20080922000373740; and

WHEREAS, in order for the Mortgage to be established, Borrower executed certain documents, including, but not limited to, the Note (the "Note"); and

WHEREAS, the Mortgage was recorded in the Official Records of Shelby County, Alabama, and encumbers the property described therein; and

WHEREAS, Borrower requests that Lender reduce the maximum principal indebtedness under the Mortgage to \$68,000.00; and

WHEREAS, in order for Lender to reduce the principal amount under the Mortgage to such amount, the Note and the Mortgage must be amended to reflect the reduced amount.

NOW, THEREFORE, for and in consideration of ten dollars (\$10.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto, intending to be legally bound hereby, agree as follows:

1. The Note and the Mortgage are hereby amended to reflect that the maximum principal indebtedness under the Note, and the maximum principal amount secured by the Mortgage, is now \$68,000.00.
2. Except as specifically modified hereby, the Note and the Mortgage are hereby ratified and confirmed in all respects and remain in full force and effect.



20120712000249420 2/3 \$19.00
Shelby Cnty Judge of Probate, AL
07/12/2012 03:31:59 PM FILED/CERT

IN WITNESS WHEREOF, Lender and Borrower have executed this Amendment as of the 29th day of December, 2010.

[Signature]
Witness MATTHEW [Signature]

[Signature]
Witness Jody Hunter

LENDER:

CHARLES SCHWAB BANK

By: PHH Mortgage Corporation, Authorized Agent

By: [Signature]
Name: William B. Teague
Vice President

BORROWER:

[Signature]
Thaddeus F. Coleman

[Signature]
Shijuan Coleman

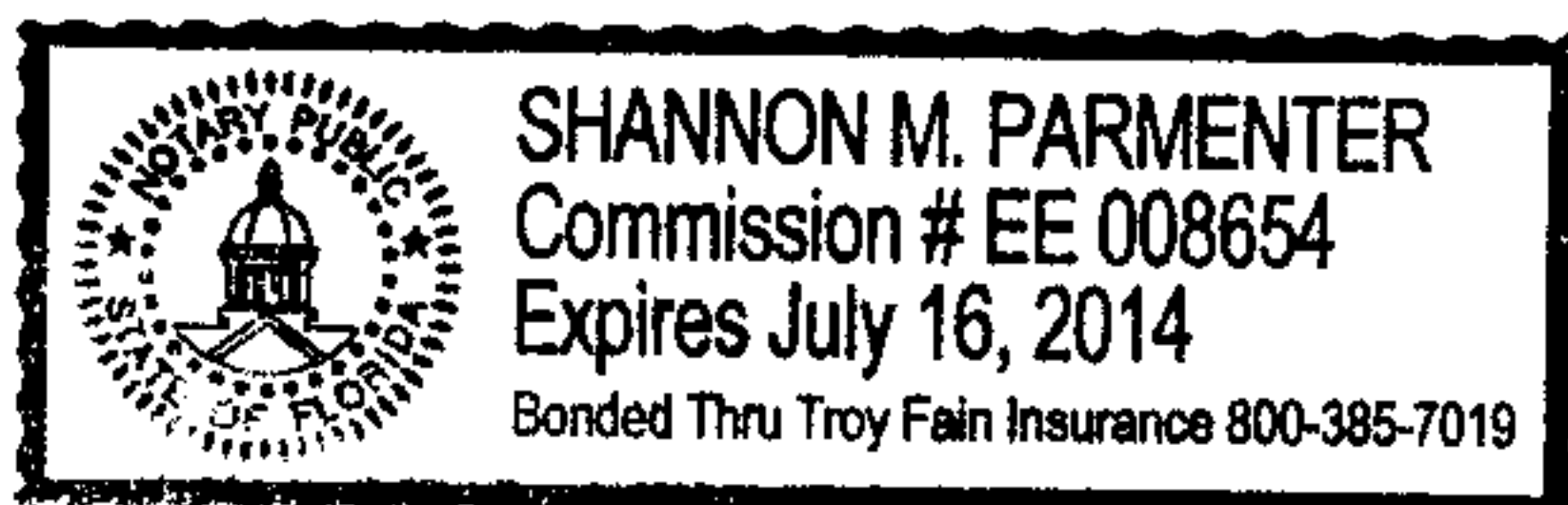
TODD H. WEEKS
Witness (print name):

TODD H. WEEKS
Witness (print name):

STATE OF FLORIDA
COUNTY OF DUVAL

On 29th day of December, 2010, before me, the undersigned, a Notary Public in and for said state, personally appeared William B. Teague, as Vice President of PHH Mortgage Corporation, its duly authorized agent of Charles Schwab Bank, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, that by his signature on the instrument the entity upon behalf of which he acted executed the instrument, and that the instrument is the free act and deed of the corporation.

WITNESS my hand and official seal.



[Signature]
Name: Shannon M. Parmenter
Notary Public, State of Florida
My Commission Expires: 7-16-14

STATE OF Alabama
COUNTY OF Jefferson

On February 2, 2011, before me, the undersigned, a Notary Public in and for said state, personally appeared Thaddeus Coleman and Shijuan Coleman, personally known or satisfactorily proven to be the persons whose name is subscribed to the within instrument and acknowledged to me that they executed the same in his authorized capacity and that by their signatures on the instrument the person executed the instrument as their free act and deed.

WITNESS my hand and official seal.

[Signature]
Name: Joseph M. Paganelli
Notary Public, State of Alabama

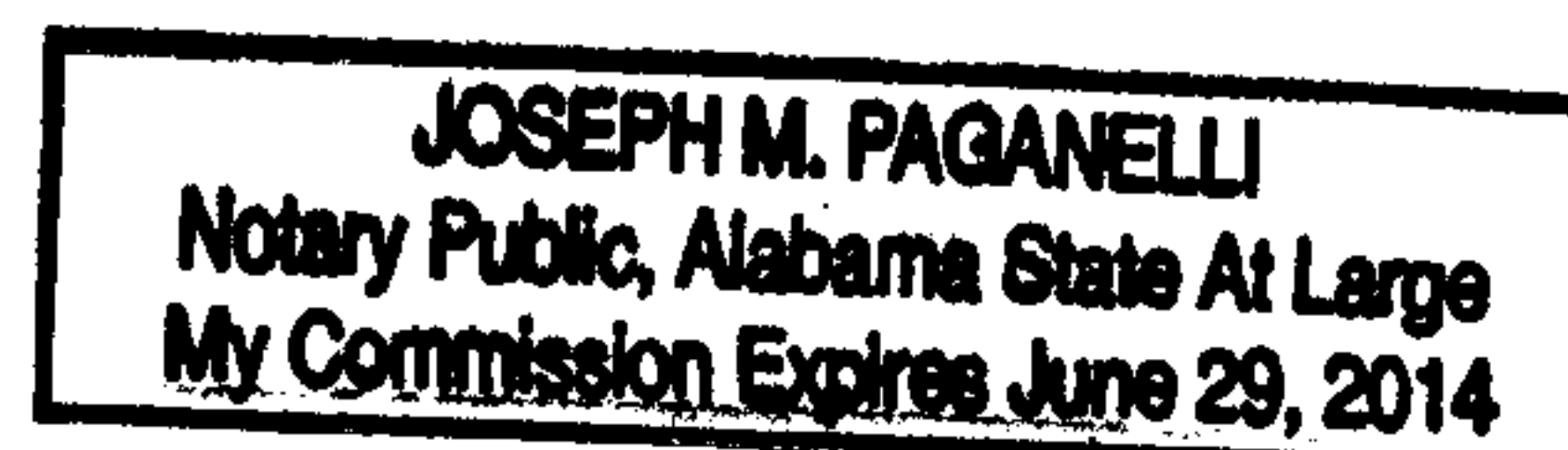



Exhibit A
(Property Description)


20120712000249420 3/3 \$19.00
Shelby Cnty Judge of Probate, AL
07/12/2012 03:31:59 PM FILED/CERT

COUNTY: SHELBY

PROPERTY ADDRESS: 112 HIGHLAND VIEW DRIVE
BIRMINGHAM, AL 35242

THE FOLLOWING DESCRIBED REAL ESTATE, LYING AND BEING IN THE COUNTY OF
SHELBY, STATE OF ALABAMA, TO-WIT:

LOT 402-A, ACCORDING TO A RESURVEY OF LOTS 402 AND 403, HIGHLAND LAKES, 4TH
SECTOR, PHASE 1, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 21, PAGE 44,
IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY
COUNTY, ALABAMA.
SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR
MINERAL RIGHTS OF RECORD, IF ANY.

FOR INFORMATION ONLY:

*PLEASE NOTE VESTED TITLE HOLDER
