

This instrument was prepared by:  
**First Commercial Bank a div of Synovus Bank**  
1148 Broadway  
Columbus, GA 31901

Return to:  
**Synovus Bank - Attn: Subordinations**  
33 W. 11<sup>th</sup> Street 2<sup>nd</sup> Floor  
Columbus, GA 31901

  
20130612000241220 1/2 \$18.00  
Shelby Cnty Judge of Probate, AL  
06/12/2013 01:43:44 PM FILED/CERT

**FIRST COMMERCIAL BANK A DIV OF SYNOUV BANK  
MODIFICATION AGREEMENT**

Alabama, **SHELBY**

THIS AGREEMENT made and entered into this date: **5/20/2013** by and between **Shivakumar, Naguraj M, a married Man Puttanna, Parvathi M. his wife** (hereinafter designated "Grantor"), and **First Commercial Bank a div of Synovus Bank, as successor in interest by merger with First Commercial Bank** (hereinafter designated "Grantee"),

**WITNESSETH THAT:**

By Alabama Mortgage dated **12/14/2013** and recorded in Mortgage **Instrument# 20061222000624380**, **Shelby** County, Alabama (briefly identified as **1110 Greystone Cove Drive, Birmingham, AL 35242**) to secure loans and advances made to Grantor on a **\$140,000.00** line of credit (the "Credit Line"); **Mod. Rec. 6/2/2008 to admend/decrease line of credit to \$127,000.00, Instrument# 20080602000221660; further Mod. Rec. 12/2/2011 to admend/decrease line of creidt to \$118,440.00, Instrument # 20111202000363840** 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 **\$8,440.00** so that the Credit Line secured by said Mortgage now amounts to **\$110,000.00** and said Home Equity Line Agreement and said Mortgage are hereby amended accordingly.

This Mortgage Modification Agreement supplements the Mortgage including all addendums and exhibits thereto, and all of the terms and conditions of the Mortgage apply to this Mortgage Modification Agreement; providing that to the extent there is a conflict between this Mortgage Modification Agreement and the Mortgage, the terms herein shall control. All capitalized terms used but not otherwise defined here, shall have the meanings assigned thereto in the Mortgage.

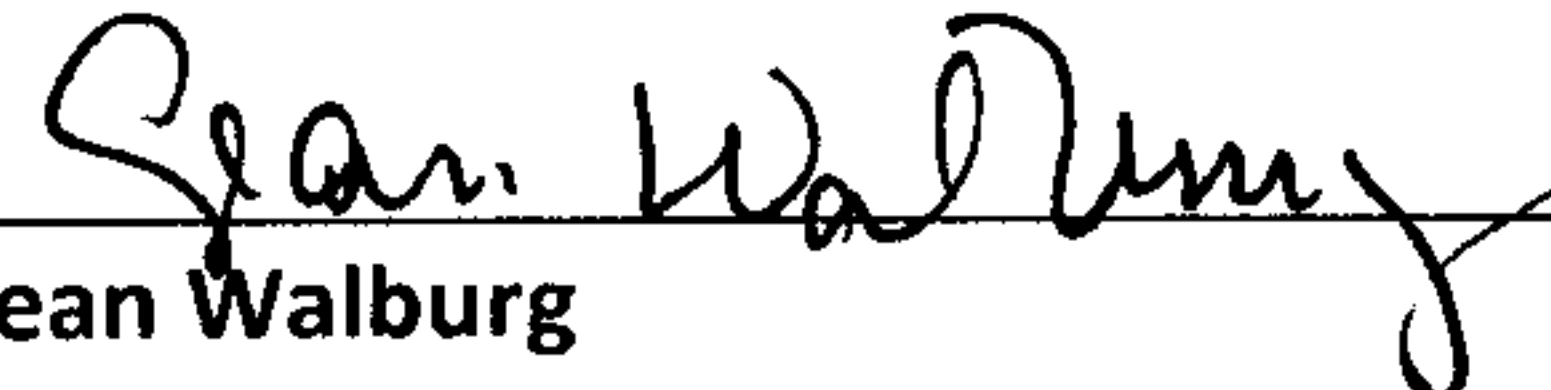
As of the date hereof, all of the provisions of this Mortgage Modification Agreement shall be deemed to be incorporated into and made a part of the Mortgage, and the Mortgage, as amended by this Mortgage Modification Agreement, shall be read, taken and construed as one and the same instrument. Except as otherwise expressly modified herein, the Mortgage shall remain in full force and effect and is hereby ratified.

IN WITNESS WHEREOF, Grantor has hereunto set his hand and affixed his seal the day and year above first written; and **First Commercial Bank 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: \_\_\_\_\_  
**Shivakumar, Naguraj M**

Grantor: \_\_\_\_\_  
**Puttanna, Parvathi M**

By: **First Commerical Bank a div Synovus Bank**

Name:   
**Jean Walburg**  
Title: **Retail Lending Center Manger**

  
\*U03946958\*  
7414 6/7/2013 78756394/3

Signed, sealed and delivered in the presence of:

  
Witness **Diane Crimmel**

  
Notary Public **Sharon Anderson**  
Muscogee County, GA





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First Commercial Bank a div of Synovus Bank  
1148 Broadway  
Columbus, GA 31901

Return to:  
~~Synovus Bank~~ Attn: Subordinations  
33 W. 11<sup>th</sup> Street 2<sup>nd</sup> Floor  
Columbus, GA 31901

When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117

  
20130612000241220 2/2 \$18.00  
Shelby Cnty Judge of Probate, AL  
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Alabama, SHELBY

THIS AGREEMENT made and entered into this date: 5/20/2013 by and between Shivakumar, Naguraj M, a married Man Puttanna, Parvathi M. his wife (hereinafter designated "Grantor"), and First Commercial Bank a div of Synovus Bank, as successor in interest by merger with First Commercial Bank (hereinafter designated "Grantee"),

WITNESSETH THAT:

By Alabama Mortgage dated 12/14/2013 and recorded in Mortgage Instrument# 20061222000624380, Shelby County, Alabama (briefly identified as 1110 Greystone Cove Drive, Birmingham, AL 35242) to secure loans and advances made to Grantor on a \$140,000.00 line of credit (the "Credit Line"); Mod. Rec. 6/2/2008 to admend/decrease line of credit to \$127,000.00, Instrument# 20080602000221660; further Mod. Rec. 12/2/2011 to admend/decrease line of creidt to \$118,440.00, Instrument # 20111202000363840 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 \$8,440.00 so that the Credit Line secured by said Mortgage now amounts to \$110,000.00 and said Home Equity Line Agreement and said Mortgage are hereby amended accordingly.

This Mortgage Modification Agreement supplements the Mortgage including all addendums and exhibits thereto, and all of the terms and conditions of the Mortgage apply to this Mortgage Modification Agreement; providing that to the extent there is a conflict between this Mortgage Modification Agreement and the Mortgage, the terms herein shall control. All capitalized terms used but not otherwise defined here, shall have the meanings assigned thereto in the Mortgage.

As of the date hereof, all of the provisions of this Mortgage Modification Agreement shall be deemed to be incorporated into and made a part of the Mortgage, and the Mortgage, as amended by this Mortgage Modification Agreement, shall be read, taken and construed as one and the same instrument. Except as otherwise expressly modified herein, the Mortgage shall remain in full force and effect and is hereby ratified.

IN WITNESS WHEREOF, Grantor has hereunto set his hand and affixed his seal the day and year above first written; and First Commercial Bank 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: Naguraj M. Shivakumar  
Shivakumar, Naguraj M

Grantor: Parvathi M Puttanna  
Puttanna, Parvathi M

By: First Commerical Bank a div Synovus Bank

Name: Jean Walburg  
Jean Walburg  
Title: Retail Lending Center Manger

Signed, sealed and delivered in the presence of:

Diane Crimmel  
Witness Diane Crimmel

Sharon Anderson  
Notary Public Sharon Anderson  
Muscogee County, GA

