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. 11th Street 2nd Floor



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.

U03946958 6/7/2013 78756394/3 7414

Grantor: Shivakumar, Naguraj M Grantor: Puttanna, Parvathi M

By: First Commerical Bank a div Synovus Bank

Jean Walburg

Title: Retail Lending Center Manger

Signed, sealed and delivered in the presence of:

Diane Crimmel Witness

Notary Public Sharon Anderson

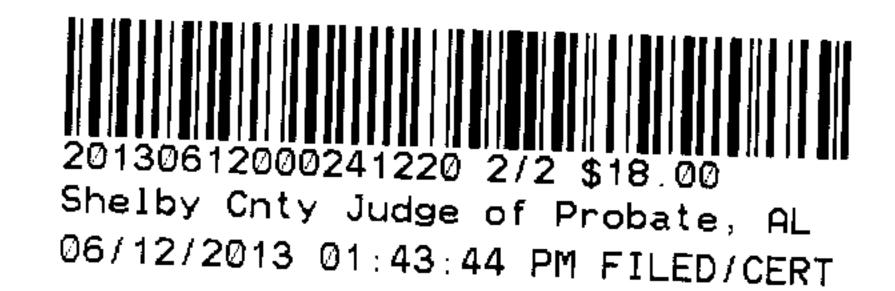
Muscogee County, GA



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

Synovus Bank Attn: Subordinations
33 W. 11th Street 2nd Floor
Columbus, GA 31901

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



18756394 Reco

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Alabama, SHELBY

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Grantor:

Shivakumar, Naguraj M

Grantor:

r: Jaquatti M Puttama

Puttanna, Parvathi M

By: First Commerical Bank a div Synovus Bank

Name:

Jean Walburg

Title: Retail Lending Center Manger

Signed, sealed and delivered in the presence of:

Vitness Diane Crimmel

Notary Public Sharon Anderson

Muscogee County, GA

SHARON ANDERSON TO NOTARY PUBLIC MY COMM EXPIRES 03-21-2017