

**RECORDATION REQUESTED BY:**

Bryant Bank  
Columbiana  
21290 Hwy 25  
Columbiana, AL 35051

**WHEN RECORDED MAIL TO:**

Bryant Bank  
P.O. Office Box 2087  
Birmingham, AL 35201

**SEND TAX NOTICES TO:**

Michael Steven Phillips  
Kimberly Horton Phillips  
411 Horton Cove Road  
Calera, AL 35040-0000

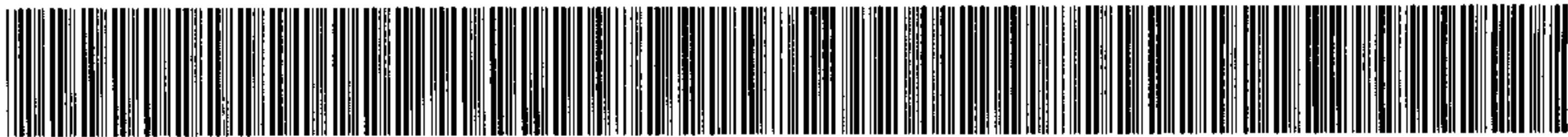


20180417000128430 1/4 \$190.50  
Shelby Cnty Judge of Probate, AL  
04/17/2018 12:28:00 PM FILED/CERT

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



**MODIFICATION OF MORTGAGE**



\*#####%0740%03132018%#####\*

**Notice:** The original principal amount available under the Note (as defined below), which was \$60,000.00 (on which any required taxes already have been paid), now is increased by an additional \$111,000.00.

**THIS MODIFICATION OF MORTGAGE** dated March 13, 2018, is made and executed between Michael S Phillips and Kimberly H Phillips, husband and wife (referred to below as "Grantor") and Bryant Bank, whose address is 21290 Hwy 25, Columbiana, AL 35051 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated July 16, 2013 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 09/05/13 by Instrument Number 20130905000360710 in the Office of Judge of Probate Shelby County, AL .

**REAL PROPERTY DESCRIPTION.** The Mortgage covers the following described real property located in Shelby County, State of Alabama:

See Exhibit A

Michael S Phillips and Michael Steven Phillips are one and the same person  
Kimberly H Phillips and Kimberly Horton Phillips are one and same person

The Real Property or its address is commonly known as 411 Horton Cove Road, Calera, AL 35040-0000.

**MODIFICATION.** Lender and Grantor hereby modify the Mortgage as follows:

**Principal Increase from \$60,000.00 to \$171,000.00.**

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

MODIFICATION OF MORTGAGE  
(Continued)

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 13, 2018.

THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

x Michael S Phillips (Seal)  
Michael Steven Phillips

x Kimberly Horton Phillips (Seal)  
Kimberly Horton Phillips

LENDER:

BRYANT BANK

x Billy R Jones (Seal)  
Billy R Jones, Branch Manager

This Modification of Mortgage prepared by:

Name: Julie Nichols  
Address: 21290 Hwy 25  
City, State, ZIP: Columbiana, AL 35051

INDIVIDUAL ACKNOWLEDGMENT

STATE OF AL )  
COUNTY OF Shelby ) SS  
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **Michael Steven Phillips and Kimberly Horton Phillips, husband and wife**, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 13<sup>th</sup> day of March, 20 18.  
Julie Nichols  
Notary Public

My commission expires \_\_\_\_\_

My Commission Expires April 11, 2021

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MODIFICATION OF MORTGAGE  
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF AL

)

) SS

COUNTY OF Shelby

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Billy R Jones whose name as Branch Manager of Bryant Bank is signed to the foregoing Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of the Modification of Mortgage, he or she, in his or her capacity as such Branch Manager of Bryant Bank, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 13 day of March, 20 18.

[Signature]  
Notary Public

My Commission Expires April 11, 2021

My commission expires \_\_\_\_\_



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## Exhibit A

Commence at the SW corner of the SW 1/4 of the NW 1/4 of Section 6, Township 22 South, Range 1 West; thence run East along the South line of said 1/4 section 1012.10 feet; thence 38 degrees 42 minutes left run Northeasterly for 1659.59 feet to the southwesterly R/W of Horton Farm Road; thence 103 degrees 36 minutes 30 seconds right run Southeasterly along said R/W for 102.89 feet to the Point of Beginning; thence continue last described course for 302.14 feet; thence 76 degrees 23 minutes 35 seconds right run Southwesterly for 297.21 feet; thence 103 degrees 36 minutes 25 seconds right run Northwesterly for 302.14 feet; thence 76 degrees 23 minutes 35 seconds right run Northeasterly for 297.21 feet to the Point of Beginning.  
Situating in Shelby County, Alabama



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