



20050728000380130 1/2 \$63.95
Shelby Cnty Judge of Probate, AL
07/28/2005 03:56:03PM FILED/CERT

This instrument was prepared by

FNBS (name)

Columbiana, AL 35051 (address)

State of Alabama

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MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 07-22-2005.

The parties and their addresses are:

MORTGAGOR: Ronnie Morton, married
4922 Stonehenge Road
Birmingham, AL 35242

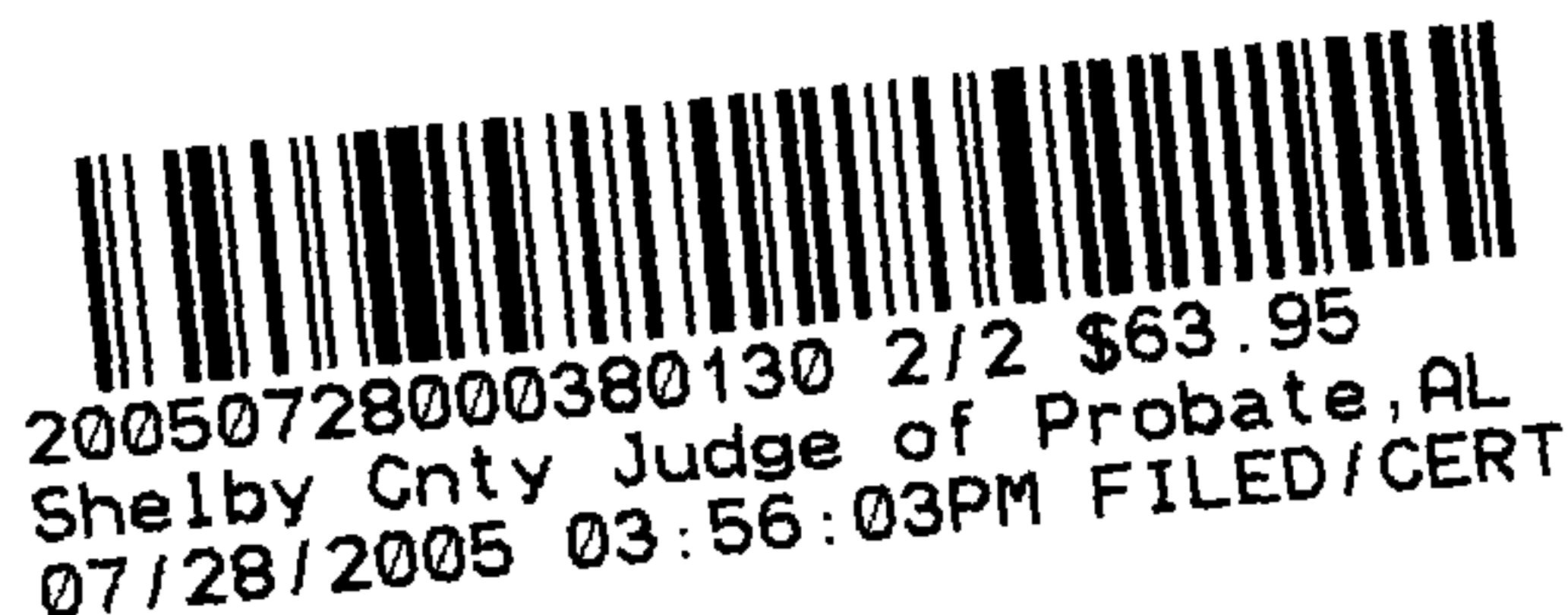
LENDER: First National Bank of Shelby County
Organized and existing under the laws of the United States of America
P.O. Box 977
Columbiana, AL 35051

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 01-30-2002 and recorded on 01-31-2002. The Security Instrument was recorded in the records of Shelby County, Alabama at Instrument Number 2002-05324. The property is located in Shelby County at Lot 8 Old Town Office Park, Helena, AL 35080.

Described as:

Part of the SE 1/4 of the NW 1/4 of Section 15, Township 20 South, Range 3 West, Shelby County, Alabama; Commence at the NW corner of the SE 1/4 of the NW 1/4 of said Section 15; thence from the North line of the SE 1/4 of the NW 1/4 turn 123 deg. 55 min. 18 sec. left in a southeasterly direction a distance of 497.70 to a point on the easterly ROW line of Alabama Highway # 261; thence south 83 deg. 44 min. 25 sec. East a distance of 168.60 feet; thence South 7 deg. 45 min. 28 sec. West a distance of 104.25 feet; thence South 75 deg. 53 min. 55 sec. East a distance of 85.79 feet to the point of beginning. Thence North 14 deg. 06 min. 05 sec. East a distance of 25.00 feet; thence South 75 deg. 53 min. 55 sec. East a distance of 50.00 feet; thence South 14 deg. 06 min. 05 sec. West a distance of 25.00 feet; thence North 75 deg. 53 min. 55 sec. West a distance of 25.00 feet to the point of beginning.

MODIFICATION. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. *(Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)*




☒ **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$223,745.00 ☒ which is a \$31,245.00 ☒ increase ☐ decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

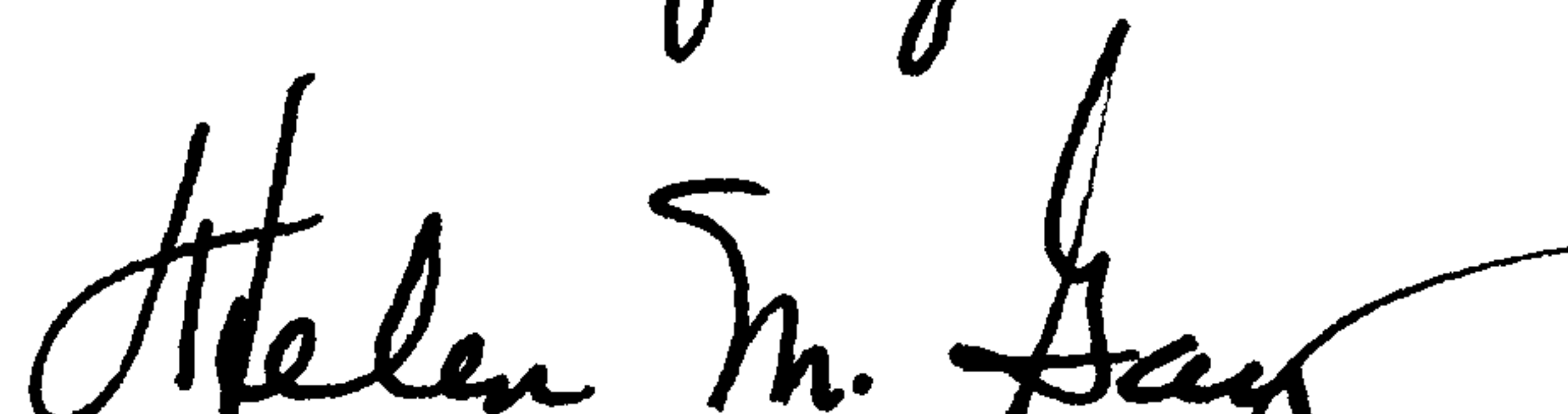
SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification.

 _____ (Signature) Ronnie Morton	_____ (Date)	(Seal)	_____ (Signature)	_____ (Date)	(Seal)
_____ (Signature)	_____ (Date)	(Seal)	_____ (Signature)	_____ (Date)	(Seal)
_____ (Signature)	_____ (Date)	(Seal)	_____ (Signature)	_____ (Date)	(Seal)
_____ (Witness as to all signatures)			_____ (Witness as to all signatures)		

ACKNOWLEDGMENT:

STATE OF Alabama, COUNTY OF Shelby } ss.
(Individual) I, a notary public, hereby certify that Ronnie Morton, married

whose name(s) is/are signed to the foregoing
conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of
the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears
date. Given under my hand this 26th day of July 2005.
My commission expires:
(Seal)



(Notary Public)