



20080502000180760 1/2 \$59.00  
Shelby Cnty Judge of Probate, AL  
05/02/2008 01:30:19PM FILED/CERT

This instrument was prepared by

BRYANT BANK (name)

21290 HIGHWAY 25, COLUMBIANA, ALABAMA 35051 (address)

State of Alabama Space Above This Line For Recording Data

### MODIFICATION OF MORTGAGE

**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is 04-22-2008.  
The parties and their addresses are:

**MORTGAGOR:** DONALD FOWLER AND SARA C. FOWLER, HUSBAND AND WIFE  
P.O. BOX 198  
COLUMBIANA, AL 35051

**LENDER:** BRYANT BANK  
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF ALABAMA  
21290 HIGHWAY 25  
COLUMBIANA, AL 35051

**BACKGROUND.** Mortgagor and Lender entered into a Security Instrument dated 03-05-2008 and recorded on 03-25-2008. The Security Instrument was recorded in the records of SHELBY County, Alabama at INSTRUMENT #20080325000120520. The property is located in SHELBY County at 116 HIGHLAND DRIVE, COLUMBIANA, AL 35051.

Described as:  
LOT 14, ACCORDING TO THE MAP OF HIGHLANDS SUBDIVISION, AS RECORDED IN MAP BOOK 5, PAGE 26, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

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.)

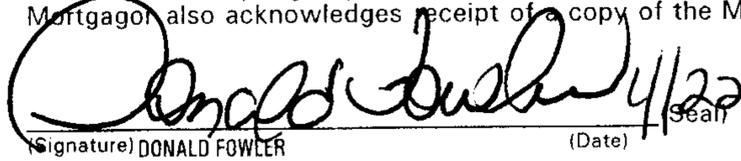
NOTE DATED 4/22/2008 IN THE NAME OF DONALD FOWLER IN THE AMOUNT OF \$80,000.00

**MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$80,000.00  which is a \$30,000.00  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.

 4/22/08  (Seal)  
(Signature) DONALD FOWLER (Date) (Signature) SARA C. FOWLER (Date)

\_\_\_\_\_(Seal) \_\_\_\_\_(Seal)  
(Signature) (Date) (Signature) (Date)

\_\_\_\_\_(Seal) \_\_\_\_\_(Seal)  
(Signature) (Date) (Signature) (Date)

\_\_\_\_\_  
(Witness as to all signatures)

\_\_\_\_\_  
(Witness as to all signatures)

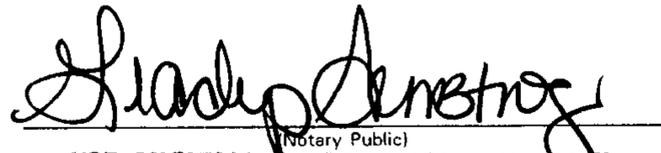
**ACKNOWLEDGMENT:**

STATE OF ALABAMA, COUNTY OF Shelby } ss.  
(Individual) I, a notary public, hereby certify that DONALD FOWLER; SARA C. FOWLER, HUSBAND AND WIFE

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 22ND day of APRIL, 2008.

My commission expires:

(Seal)

  
(Notary Public)

**NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: May 2, 2010  
BONDED THRU NOTARY PUBLIC UNDERWRITERS**



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