

5001033



20080804000312350 1/3 \$47.60
Shelby Cnty Judge of Probate, AL
08/04/2008 01:19:18PM FILED/CERT

This instrument was prepared by

Red Mountain Bank, N.A. (name)

PO Box 381748
Birmingham, AL 35238 (address)

State of Alabama

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MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 04/23/2008.

The parties and their addresses are:

MORTGAGOR: Brad Pickering,
an unmarried man
1015 Townes Court
Birmingham, AL 35242

LENDER: Red Mountain Bank, N.A.
PO Box 381748
Birmingham, AL 35238

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 03/27/2008 and recorded on 04/04/2008. The Security Instrument was recorded in the records of Shelby County, Alabama at Judge of Probate, Instrument #20080404000137010. The property is located in Shelby County at 1015 Townes Court Birmingham, AL 35242.

Described as:

Lot 14, according to the Survey of Townes in Brook Highland, as recorded in Map Book 30, Pages 133 A and B, in the Probate Office 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.)*

One note dated 03/27/2008 in the principal amount of \$29,664.00 with final payment due on 4/20/2018 now modified to a note dated 04/23/2008 in the amount of \$50,000.00 with final payment due 04/20/2018.

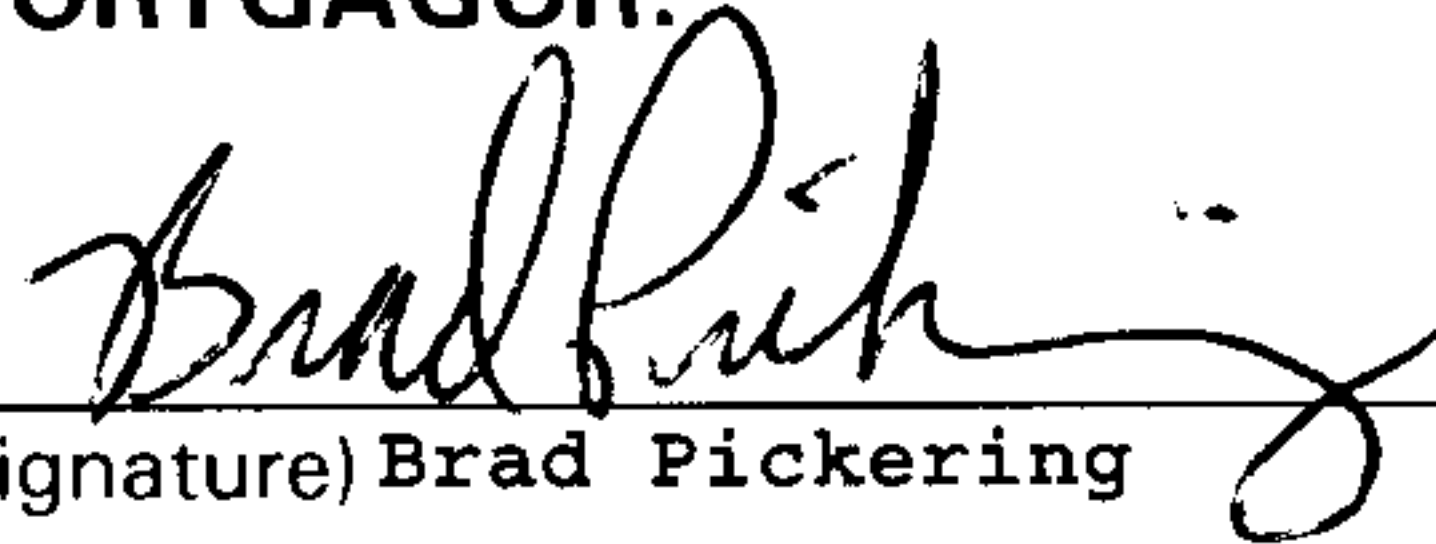
☒ **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$50,000.00 ☒ which is a \$20,336.00 ☒ increase ☐ decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges 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.

MORTGAGOR:


 _____ (Signature) Brad Pickering	04/23/2008 (Seal) _____ (Date)	_____ (Signature)	_____ (Date)	(Seal)	
_____ (Signature)	_____ (Date)	(Seal)	_____ (Signature)	_____ (Date)	(Seal)
_____ (Signature)	_____ (Date)	(Seal)	_____ (Signature)	_____ (Date)	(Seal)

LENDER:

By  _____ (Seal)
Tracy Corcoran
Vice President

(Witness as to all signatures)

(Witness as to all signatures)


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ACKNOWLEDGMENT:

STATE OF _____, COUNTY OF _____ } ss.

(Individual)

I, a notary public, hereby certify that Brad Pickering an unmarried man
_____ 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 23rd day of April, 2008.

My commission expires:

(Seal)

Amanda Williams Havelle
(Notary Public)

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Oct 17, 2011
BONDED THRU NOTARY PUBLIC UNDERWRITERS

ACKNOWLEDGMENT:

STATE OF _____, COUNTY OF _____ } ss.

(Lender)

I, _____, a notary public, in and for said
County in said State, hereby certify that Tracy Corcoran,
whose name(s) as Vice President (Titles)
of the Red Mountain Bank, N.A. (Name of Business or Entity)
a(n) _____, is/are signed to the foregoing instrument and who is known to me,
acknowledged before me on this day that, being informed of the contents of the instrument, he/she/they,
in his/her/their capacity as such Vice President (Titles)
executed the same voluntarily on the day the same bears date. Given under my hand this the 23rd day
of April, 2008.

My commission expires:

(Seal)

Amanda Williams Havelle
(Notary Public)

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Oct 17, 2011
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