

This instrument was prepared by

DOUG COMPHER (name)

SOUTHFIRST BANK 126 N. NORTON AVE. SYLACAUGA, AL. 35150(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 06-01-2009.

The parties and their addresses are:

MORTGAGOR: ROGER K. STOVALL AND LORI STOVALL, HUSBAND AND WIFE
113 FOX VALLEY DRIVE
MAYLENE, AL 35114

LENDER: SOUTHFIRST BANK--SYLACAUGA
ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA
126 NORTH NORTON AVENUE
P.O. BOX 167 SYLACAUGA, AL 35150

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 02-27-2006 and recorded on 03-08-2006. The Security Instrument was recorded in the records of SHELBY County, Alabama at INSTRUMENT NUMBER 20060308000109520. The property is located in SHELBY County at 113 FOX VALLEY DRIVE, MAYLENE, AL 35114.

Described as:

LOT 11, ACCORDING TO THE AMENDED MAP OF FOX VALLEY SUBDIVISION, AS RECORDED IN MAP BOOK 34, PAGE 8, 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.)*

IN THE EVENT THE LOAN BECOMES 30 DAYS PAST DUE, IT MAY RESULT IN IMMEDIATE FORECLOSURE PROCEEDINGS.

THE NEW MATURITY DATE HAS BEEN EXTENDED OUT TO BE DATED 05/02/2036 AT A BALANCE OF \$62291. 84

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

Roger K. Stovall (Seal)
(Signature) ROGER K. STOVALL (Date)

Lori Stovall (Seal)
(Signature) LORI STOVALL (Date)

(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 TALLADEGE } ss.

(Individual) I, a notary public, hereby certify that ROGER K. STOVALL; LORI STOVALL, 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 1ST day of JUNE, 2009.

My commission expires:
(Seal)

Kimberly D. Jones
(Notary Public)


20090630000252100 2/2 \$107.45
Shelby Cnty Judge of Probate, AL
06/30/2009 01:39:24 PM FILED/CERT

**MY COMMISSION EXPIRES
JUNE 30, 2010**