


This Instrument was prepared by:  
Jefferson County Employees Credit Union  
716 Richard Arrington Jr. Blvd. North  
Birmingham, AL 35203

  
20110916000274450 1/2 \$16.00  
Shelby Cnty Judge of Probate, AL  
09/16/2011 09:52:42 AM FILED/CERT

## **MORTGAGE MODIFICATION AGREEMENT**

State of Alabama  
County of Shelby

For and in consideration of the mutual benefits to Jefferson County Employees Credit Union and the undersigned borrower(s), and other good and valuable consideration, the parties hereto agree to modify the following mortgage loan:

Loan Number: 90450C

Evidenced by a promissory note or the loan documents dated August 21, 2009 and mortgage dated simultaneously therewith, filed in the Office of the Judge of Probate Office of Shelby County on the 18<sup>TH</sup> day of September, 2009 in Mortgage Instrument 20090918000358250 on the following described property, to-wit:

SEE ATTACHED EXHIBIT "A" FOR THE LEGAL DESCRIPTION

Because of certain financial circumstances of the Borrower, the next payment will be due on November 18<sup>th</sup>, 2011 and the original payment amount shall remain the same at \$220.62 and the maturity date of said loan shall change to September 1, 2018.

The above changes are effective the day after signing this agreement.

AGREED this the 8<sup>th</sup> Day of September 2011.

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Jefferson County Employees Credit Union

By: Margaret R. Kunkel

Its: Member Services rep.

Steven Perry

Borrower –

Borrower –

STATE OF ALABAMA

JEFFERSON COUNTY

I, undersigned, a notary public in and for said county, in said state, hereby certify that MARGARET R. KUNKEL, whose name as MEMBER SERVICE REP of Jefferson County Employees Credit Union, a state chartered credit union, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance he or she, as such officer and with full authority, executed for and as the act of said credit union.

Given under my hand and seal this 8<sup>th</sup> day of SEPTEMBER 2011.

[Signature]

Notary Public

My Commission Expires: 10-1-14

Given under my hand and seal this 8<sup>th</sup> day of SEPTEMBER, 2011.

[Signature]

Notary Public

My Commission Expires: 10-1-14