

20111028000323250 1/1 \$13.00  
Shelby Cnty Judge of Probate, AL  
10/28/2011 10:46:58 AM FILED/CERT

Alabama Telco Credit Union  
Post Office Box 360287  
Birmingham, Alabama 35236-0287

**NOTE AND MORTGAGE – MODIFICATION AGREEMENT AND DISCLOSURE**

Borrower: **JENNIFER S. FULLER AND WILLIAM S. FULLER, WIFE AND HUSBAND**, (whether one or more; hereafter referred to as "you")

Address: **412 BENTMOOR WAY HELENA, AL 35080**  
Account Number: **1276860**      Loan Number: **69**

WHEREAS, you have previously executed an equity loan note in favor of ALABAMA TELCO CREDIT UNION with a credit limit of \$35,000 and executed a mortgage simultaneously therewith which is recorded in **INSTRUMENT NUMBER 20080508000190590** in the Judge of probate of SHELBY County, State of ALABAMA.

AND WHEREAS, you are desirous of having said loan note and mortgage modified due to an increase in the amount owed according to the terms of another mortgage on the same property.

NOW, THEREFORE, you do hereby request that a modification of the above said loan be granted, as follows:

1. Beginning on the **18<sup>TH</sup>** day of **OCTOBER, 2011** the credit limit shall be lowered to **\$31,000**.
2. All other provisions of said Loan and Mortgage shall remain the same and be in full force and effect. You acknowledge receipt of a copy of this Agreement and Disclosure. You agree to all of the terms herein. You agree that all of the terms apply to you jointly and severally.

\_\_\_\_\_  
Witness      10/18/11  
Date

  
JENNIFER S. FULLER

\_\_\_\_\_  
Witness      10/18/11  
Date

  
WILLIAM S. FULLER

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that, **JENNIFER S. FULLER AND WILLIAM S. FULLER**, whose name(s) is (are) signed to the foregoing, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of said document, (s) he, (they) executed the same voluntarily on the date the same bears date. Given under my hand and official seal on the 18th day of **OCTOBER, 2011**.

  
Notary Public

KELLY B. FURGERSON  
Notary Public, State of Alabama  
Alabama State At Large  
My Commission Expires  
October 20, 2014

My commission expires: 10-20-14

THIS INSTRUMENT PREPARED BY: ALABAMA TELCO CREDIT UNION, 1849 Data Drive,  
Birmingham, Alabama 35236.

**NOTE TO CLERK OF COURT.** Mortgage Certifies that if at any point this mortgage is assigned to a non-tax exempt holder that such holder will comply with Alabama Code ~40-22-2(5)(1975).