

This instrument was prepared by

BRYANT BANK (name)

21290 HIGHWAY 25 COLUMBIANA AL 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 04-25-2012 .  
The parties and their addresses are:

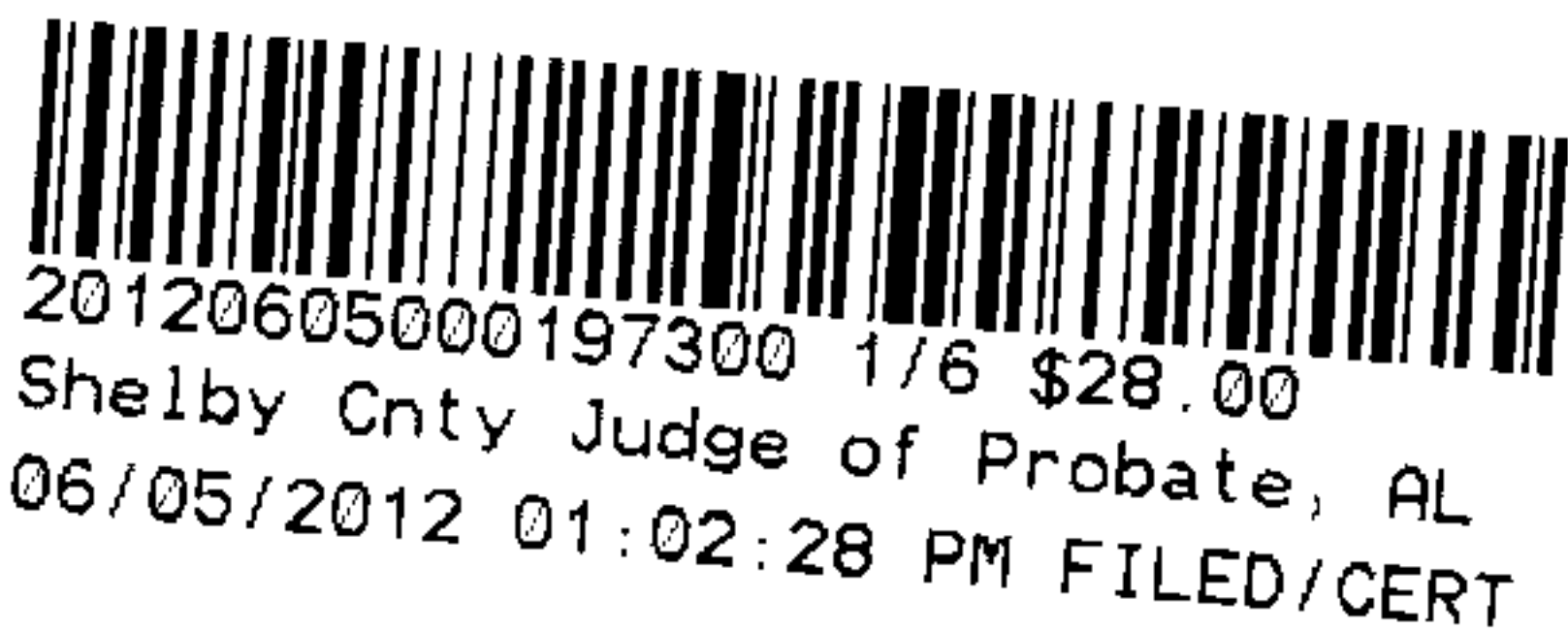
MORTGAGOR: RUSSELL BRYAN SHANAHAN AND BARBARA M. SHANAHAN, HUSBAND AND WIFE  
635 DICKERSON ROAD  
PELHAM, AL 35124

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 05-04-2007 and recorded on 05-23-2007 . The Security Instrument was recorded in the records of SHELBY County, Alabama at INST #20070523000240050 .  
The property is located in SHELBY County at 635 DICKERSON ROAD, PELHAM, AL 35124 .

Described as:  
SEE ATTACHED EXHIBIT "A"

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**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 4/25/2012 IN THE AMOUNT OF \$165,250.00

MODIFICATION TO ADD MORTGAGE RIDER

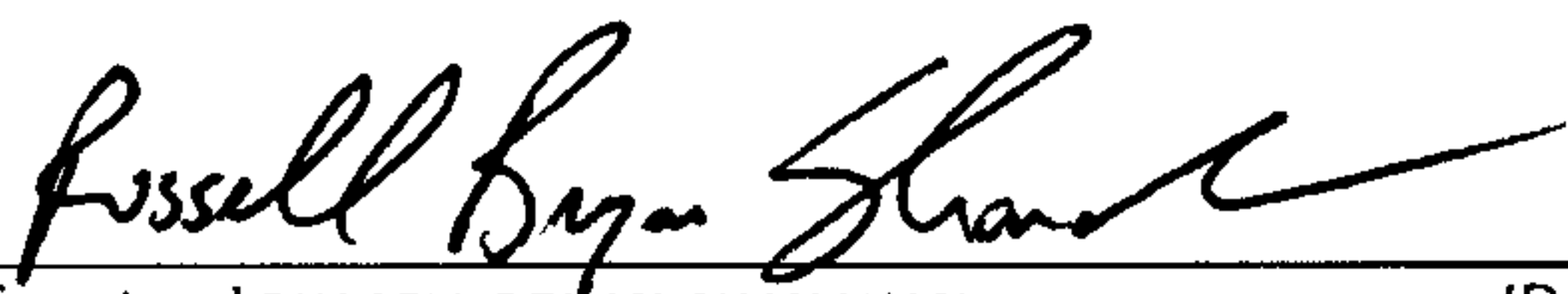
NO ADDITIONAL MORTGAGE TAXES PAID

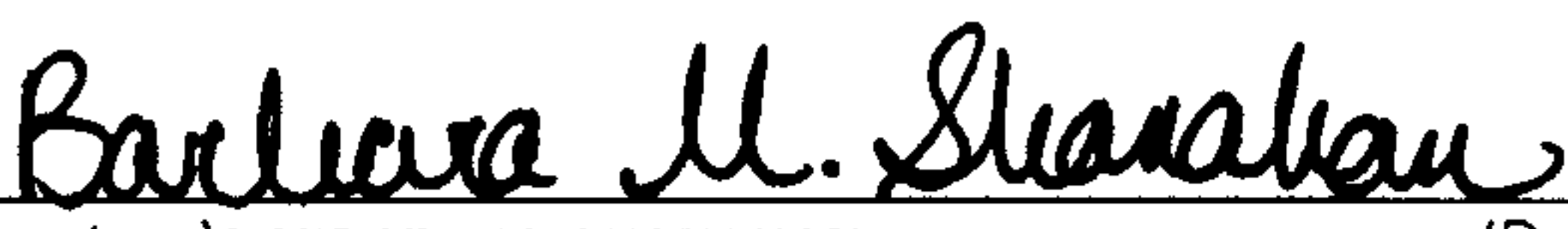
☐ **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$ \_\_\_\_\_ ☐ which is a \$ \_\_\_\_\_ ☐ increase ☐ decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges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

 (Seal)  
(Signature) RUSSELL BRYAN SHANAHAN (Date) 4-25-12  
\_\_\_\_\_  
(Signature) \_\_\_\_\_ (Date) \_\_\_\_\_ (Seal)  
\_\_\_\_\_  
(Signature) \_\_\_\_\_ (Date) \_\_\_\_\_ (Seal)  
\_\_\_\_\_  
(Signature) \_\_\_\_\_ (Date) \_\_\_\_\_ (Seal)

 (Seal)  
(Signature) BARBARA M. SHANAHAN (Date) 4-25-12  
\_\_\_\_\_  
(Signature) \_\_\_\_\_ (Date) \_\_\_\_\_ (Seal)  
\_\_\_\_\_  
(Signature) \_\_\_\_\_ (Date) \_\_\_\_\_ (Seal)  
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(Signature) \_\_\_\_\_ (Date) \_\_\_\_\_ (Seal)

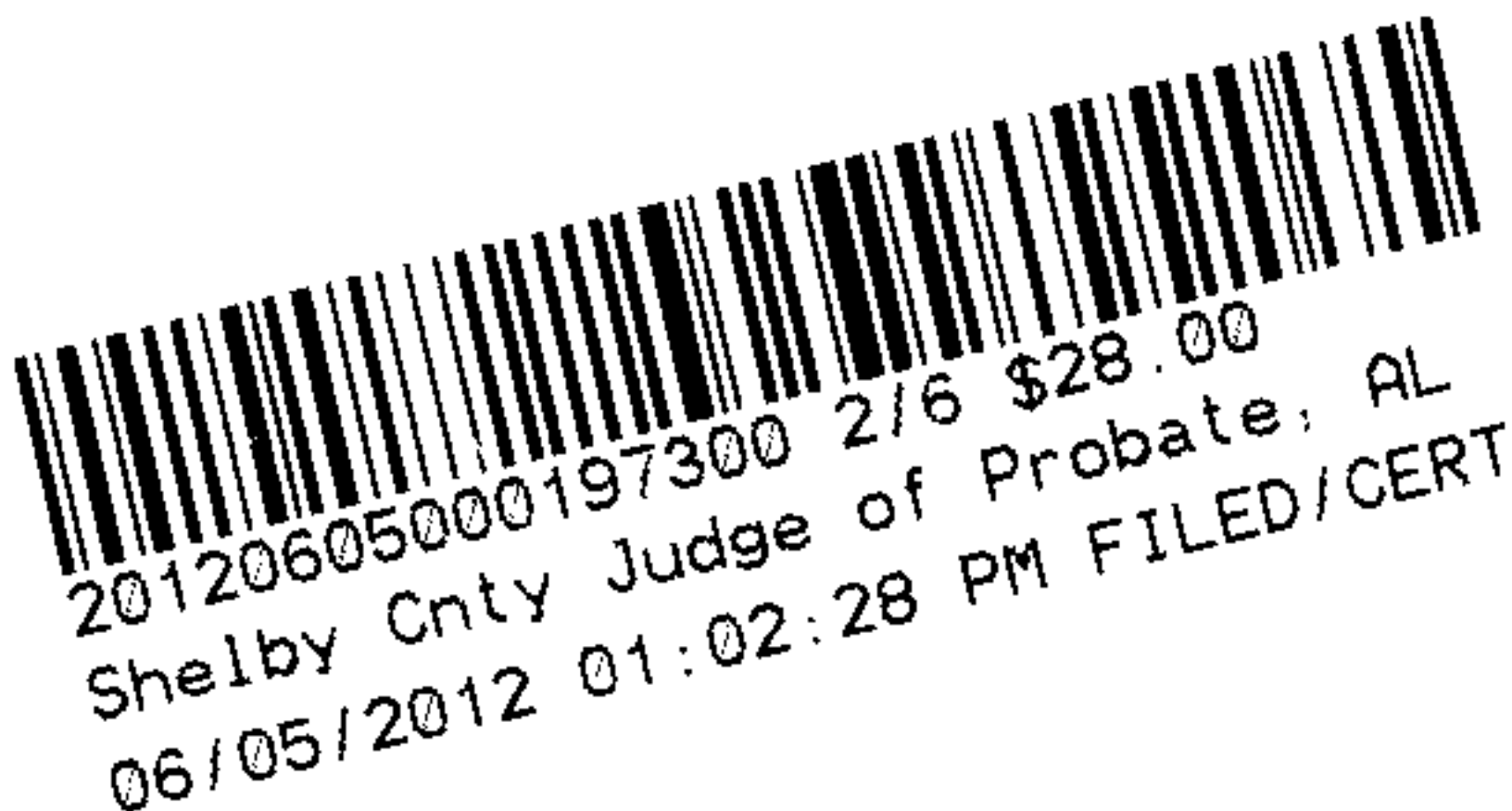
\_\_\_\_\_  
(Witness as to all signatures)

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

**ACKNOWLEDGMENT:**

STATE OF ALABAMA, COUNTY OF Shelby } ss.  
(Individual) I, a notary public, hereby certify that RUSSELL BRYAN SHANAHAN; BARBARA M. SHANAHAN, 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 25TH day of APRIL, 2012.  
My commission expires:  
(Seal)

  
(Notary Public)





# Mortgage Rider

**Lender**

BRYANT BANK  
21290 HIGHWAY 25  
COLUMBIANA, AL 35051

**Owner**

RUSSELL BRYAN SHANAHAN  
BARBARA M. SHANAHAN  
635 DICKERSON ROAD  
PELHAM, AL 35124

Property Address: 635 DICKERSON ROAD, PELHAM, AL 35124

## Mortgage Rider

This Mortgage Rider, dated 04-25-2012, is incorporated into and amends the mortgage, deed of trust, or security deed (the Security Instrument) of the same date. The Security Instrument covers the Property described above.

## Secured Debt

**Secured Debt.** The Secured Debt and Future Advances (sometimes referred to as Secured Debts) section of the Security Instrument is amended to add the following sentence as the last sentence in the final paragraph:

This Security Instrument will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 18(s), 19(a), 32 or 35 of Regulation Z.

## Escrow

☐ **Escrow for Taxes and Insurance.** The Escrow for Taxes and Insurance section is revised to read as follows:

☐ **Escrow for Taxes and Insurance.**

As provided in a separate agreement, the Mortgagor or Grantor agrees to pay to Lender funds for taxes and insurance in escrow.

☐ **Escrow for Taxes and Insurance.**

Mortgagor or Grantor will pay to Lender amounts for (a) yearly taxes and assessments on the Property which under the law may be superior to this Security Instrument, (b) yearly leasehold payments or ground rents (if any), (c) yearly premiums for hazard or property insurance, (d) yearly premiums for flood insurance (if any), and (e) yearly premiums for mortgage insurance (if any). Mortgagor or Grantor will pay those amounts to Lender unless Lender tells Mortgagor or Grantor, in writing, that Mortgagor or Grantor does not have to do so, or unless the law requires otherwise. Mortgagor or Grantor will make those payments at the times required by Lender.

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Lender will estimate from time to time Mortgagor or Grantor's yearly taxes, assessments, leasehold payments or ground rents and insurance premiums, which will be called the Escrow Items. Lender will use existing assessments and bills and reasonable estimates of future assessments and bills. The amounts that Mortgagor or Grantor pays to Lender for Escrow Items under this section will be called the Funds. Lender will collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Mortgagor or Grantor's escrow account under the federal Real Estate Settlement Procedures Act of 1974 (as amended), unless another law that applies to the Funds sets a lesser amount. If so, Lender will collect and hold Funds in the lesser amount.

Lender will keep the Funds in a savings or banking institution which has its deposits or accounts insured or guaranteed by a federal or state agency. If Lender is such an institution, Lender may hold the Funds. Lender will use the Funds to pay the Escrow Items. Lender will give Mortgagor or Grantor, without charge, an annual accounting of the Funds. That accounting must show all additions to and deductions from the Funds and the reason for each deduction.

Lender may not charge Mortgagor or Grantor for holding or keeping the Funds, for using the Funds to pay Escrow Items, for analyzing Mortgagor or Grantor's payments of Funds, or for receiving, verifying and totaling assessments and bills. However, Lender may charge Mortgagor or Grantor for these services if Lender pays Mortgagor or Grantor interest on the Funds

and if the law permits Lender to make such a charge. Lender may require Mortgagor or Grantor to pay a one-time charge for an independent real estate tax reporting service used by Lender in accordance with the Secured Debts, unless applicable law provides otherwise. Lender will not be required to pay Mortgagor or Grantor any interest or earnings on the Funds unless either (i) Lender and Mortgagor or Grantor agree in writing, at the time Mortgagor or Grantor signed this Security Instrument, that Lender will pay interest on the Funds; or (ii) the law requires Lender to pay interest on the Funds.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender will account to borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may notify borrower in writing, and, in such case, borrower will pay to Lender the amount necessary to make up the shortage or deficiency. Borrower shall make up the shortage or deficiency as Lender directs, subject to the requirements of applicable law.

If, by reason of any default under this Security Instrument, Lender declares all Secured Debts due and payable, Lender may then apply any Funds against the Secured Debts.

When Mortgagor or Grantor has paid all of the sums secured, Lender will promptly refund to Mortgagor or Grantor any Funds that are then being held by Lender.



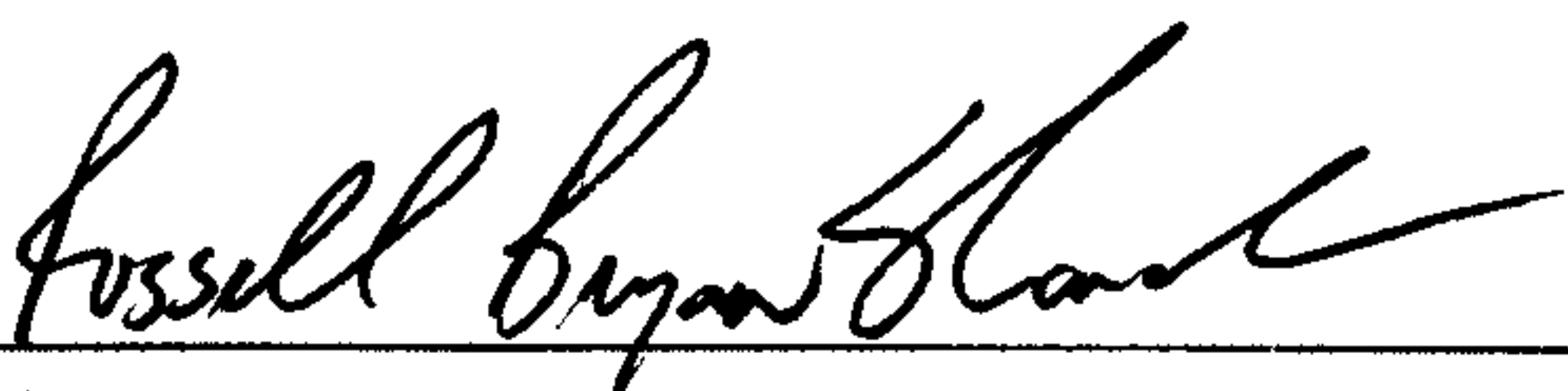
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**Signatures**

Signatures. The Undersigned agree to the terms contained in this Rider.  
Owner


  
Date  
RUSSELL BRYAN SHANAHAN  
4-25-12 (Seal)

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

☐ Refer to the attached *Signature Addendum* for additional parties and signatures.

  
Date  
BARBARA M. SHANAHAN  
4-25-12 (Seal)

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

  
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## EXHIBIT "A"

A part of the NE  $\frac{1}{4}$  of the NW  $\frac{1}{4}$  of Section 15, Township 20 South, Range 2 West, and being more particularly described as follows:


Commence at a 5/8" rebar set by Weygand, being the Northwest corner of the NE  $\frac{1}{4}$  of the NW  $\frac{1}{4}$  of Section 15, for a point of beginning; thence run Southerly along the West line for 331.75 feet; thence turn 82 degrees 50 minutes 41 seconds to the left and run Easterly for 607.11 feet; thence turn 57 degrees 30 minutes 00 seconds to the left and run Northeasterly along the Northwesterly side of a lake for 83.25 feet; thence turn 39 degrees 27 minutes 36 seconds to the left and run Northerly for 330.54 feet to a point on the North line of said NE  $\frac{1}{4}$  of the NW  $\frac{1}{4}$  of said Section 15, Township 20 South, Range 2 West; thence turn 89 degrees 05 minutes 03 seconds to the left and run Westerly along said North line for 656.76 feet to the point of beginning.

ALSO, with rights to Ingress and Egress along a non-exclusive road easement described as follows:

Commence at a 5/8" rebar set by Weygand, being the Northwest corner of the NE  $\frac{1}{4}$  of the NW  $\frac{1}{4}$  of Section 15, Township 20 South, Range 2 West; thence run Southerly along the West line for 331.75 feet to the point of beginning; thence continue along same line for 815.25 feet; thence turn 34 degrees 22 minutes 10 seconds to the left and run Southeasterly for 108.60 feet to a point in the centerline of pavement of the extension of Dickerson Road; thence turn 128 degrees 18 minutes 47 seconds to the left and run Northeasterly along the centerline of pavement for 40.0 feet; thence leaving said pavement turn 51 degrees 47 minutes 22 seconds to the left and run Northwesterly for 76.34 feet; thence turn 34 degrees 28 minutes 19 seconds to the right and run Northerly for 800.00 feet; thence turn 82 degrees 50 minutes 41 seconds to the left and run Westerly for 30.24 feet to the point of beginning.

ALSO with rights of Ingress and Egress along the extension of pavement of Dickerson Road with its centerline being described as follows:

Commence at a 5/8" rebar set by Weygand, being the Northwest corner of the NE  $\frac{1}{4}$  of the NW  $\frac{1}{4}$  of Section 15, Township 20 South, Range 2 West; thence run Southerly along the West line for 1146.97 feet; thence turn 34 degrees 22 minutes 10 seconds to the left and run Southeasterly for 108.60 feet to a point in the centerline of pavement of the extension of said Dickerson Road and the point of beginning; thence turn 51 degrees 41 minutes 13 seconds to the right and run Southwesterly along the centerline of pavement for 48.12 feet to the point of beginning of a curve to the right, having an intersecting angle of 27 degrees 17 minutes 49 seconds, a Radius at its centerline of 193.48 feet; thence run Southwesterly along the Arc for 92.18 feet to its point of tangency and end of said easement or right of way.

  
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