

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 05-22-2012.
The parties and their addresses are:

MORTGAGOR: GLEN A. JOINER, A MARRIED MAN
2866 JOINERTOWN ROAD
COLUMBIANA, AL 35051

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 12-14-2011 and recorded on 01-03-2012. The Security Instrument was recorded in the records of SHELBY County, Alabama at INST #20120103000000620. The property is located in SHELBY County at 101 GOODWIN STREET, COLUMBIANA, AL 35051.

Described as:
SEE ATTACHED EXHIBIT "A"

THIS DOES NOT CONSTITUTE THE HOMESTEAD OF THE MORTGAGOR OR THE SPOUSE OF THE MORTGAGOR

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 5/22/2012 IN THE AMOUNT OF \$45,000.00

MODIFICATION TO INCREASE MORTGAGE AMOUNT


TAXES PAID ON \$25,000.00

☒ **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$45,000.00 ☒ which is a \$ 25,000.00 ☒ 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.

 (Signature) GLEN A. JOINER	<u>5/20/12</u> (Date)	_____ (Signature)	_____ (Date)	(Seal)	
_____ (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 Shelby } ss.
(Individual) I, a notary public, hereby certify that GLEN A. JOINER, A MARRIED 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 22ND day of MAY, 2012.
My commission expires:
(Seal)


(Notary Public)

20120702000230930 2/3 \$55.50
Shelby Cnty Judge of Probate, AL
07/02/2012 10:18:50 AM FILED/CERT

EXHIBIT A

Lot in Town of Columbiana, Alabama in NE $\frac{1}{4}$ of NW $\frac{1}{4}$ of Section 25, Township 21 South, Range 1 West, described as follows: Begin at a stake on the North edge of Columbiana-Wilsonville paved Highway at a point where the East side of the 30-foot street or alley running in a Northerly direction and separating the lot herein described from the residence of B.J. Hatchett intersects the North boundary of said paved Highway right of way, which point is on the North line of the paved sidewalk running along said Columbiana-Wilsonville Paved Highway; run thence in an Easterly direction along North line of said paved sidewalk 75 feet to a point; thence in a Northerly direction and perpendicular to said paved sidewalk and along line of Bristow lot 216 feet, more or less, to a point which is 100 feet Southeast of the South line of Grace Gardner land, formerly known as H.W. Nelson property; thence run in a Southwesterly direction parallel to said South line of said Gardner lot 71 $\frac{1}{2}$ feet more or less, to the East line of said 30-foot street or alley; thence along same in a Southeasterly direction 227 feet, more or less, to the point of beginning. EXCEPT lot sold to Henry S. Bristow, Jr. and Lilla J. Bristow as described in Deed Book 277, Page 178, in Probate Office.
Situating in Shelby County, Alabama.


20120702000230930 3/3 \$55.50
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