


RECORDATION REQUESTED BY:

ALiant BANK, a division of USAmeriBank
Birmingham Region (BH)
1100 Corporate Parkway
Meadow Brook Corporate Park
Birmingham, AL 35242

WHEN RECORDED MAIL TO:

Aliant Bank, a division of USAmeriBank
Operations Center - FL
PO Box 17540
Clearwater, FL 33762


20130403000137160 1/5 \$99.00
Shelby Cnty Judge of Probate, AL
04/03/2013 09:59:12 AM FILED/CERT

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USAmeriBank

MODIFICATION OF MORTGAGE

Notice: The original principal amount available under the Note (as defined below), which was \$100,000.00 (on which any required taxes already have been paid), now is increased by an additional \$50,000.00.

THIS MODIFICATION OF MORTGAGE dated March 2, 2013, is made and executed between John H. DeLoach III, a married man, whose address is 171 Highway 468, Vincent, AL 35178 (referred to below as "Grantor") and ALIANT BANK, a division of USAmeriBank, whose address is 1100 Corporate Parkway, Meadow Brook Corporate Park, Birmingham, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 2, 2012 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Mortgage dated March 2, 2012 and recorded March 16, 2012 as Instrument# 20120316000092030 in the Probate Office of Shelby County, Alabama, modified by Modification of Mortgage dated June 22, 2012 and recorded July 9, 2012 as Instrument# 20120709000241860 in the Probate Office of Shelby County, Alabama.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Shelby County, State of Alabama:

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as real property located in Vincent, Shelby County, AL. The Real Property tax identification number is 05-6-24-0-000-007.001.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

1. As of the date of execution of this Modification, the loan amount of \$100,000.00 is renewed and increased by a future advance of \$50,000.00 for a total consolidated loan amount of \$150,000.00.
2. Interest rate and repayment schedule as further defined in the Future Advance/Consolidation/Renewal Promissory Note of even date.
3. The Mortgage, as modified, shall secure the Future Advance/Consolidation/Renewal Promissory Note to the same extent as if the Future Advance/Consolidation/Renewal Promissory Note was originally referred to in the Mortgage as evidence of the indebtedness secured thereby.

All other terms and conditions remain the same.

MORTGAGE PRIVILEGE TAX IN THE AMOUNT OF \$75.00 IS BEING PAID AND ATTACHED TO THIS MODIFICATION ON THE INCREASE AMOUNT OF \$50,000.00..

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including

**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 74019990

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accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 2, 2013.

THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X *John H. DeLoach III* (Seal)
John H. DeLoach III

LENDER:

ALANT BANK, A DIVISION OF USAMERIBANK

X *William Hardwick* (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Doc Prep - Daniel Chupick, Documentation Specialist
Address: 1100 Corporate Parkway
City, State, ZIP: Birmingham, AL 35242


INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **John H. DeLoach III**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th day of March, 2013.
Donna B Coleman
Notary Public

My commission expires 8-31-2014


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LENDER ACKNOWLEDGMENT

STATE OF Alabama

)

) SS

COUNTY OF Shelby

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that William Hardwick
whose name as V.P. of ALIANT BANK, a division of USAmeriBank is signed to the foregoing Modification and
who is known to me, acknowledged before me on this day that, being informed of the contents of the Modification of Mortgage, he or she, in
his or her capacity as such V.P. of ALIANT BANK, a division of USAmeriBank, executed the same voluntarily
on the day same bears date.

Given under my hand and official seal this 28th day of March, 2013.

Donna B Coleman
Notary Public

My commission expires 8-31-2014



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EXHIBIT "A" - Page 1 of 2

That portion of the SE 1/4 and the East Half of SW 1/4 of Section 24, Township 18 South, Range 2 East, lying Northerly of Kelley Creek and Easterly of the Coosa Valley Dirt Road; LESS AND EXCEPT U.S. 231 right of way, Macedonia and Colored Cemetery, being in Shelby County, Alabama, and containing 93.3 acres, more or less, according to survey of Leon F. McGinnis, Registered Land Surveyor, dated April 6, 1971, as shown by map or plat of said survey attached hereto as Exhibit "A" and by reference hereto being made a part hereof.

Being the same property heretofore conveyed to Nina E. Lowe on January 6, 1917, as shown by deed recorded in Deed Book 55, Pages 371-372, Office of Judge of Probate of Shelby County, Alabama.

LESS & EXCEPT:

A part of the SW 1/4 of SE 1/4 and NW 1/4 of SE 1/4, Section 24, Township 18S, Range 2E, identified as Tract No. 2 on Project No. BR-0033(529) in Shelby County, Alabama and being more fully described as follows:

Parcel 1 of 2:

Commencing from the NE corner of the SW 1/4 of the SE 1/4 of section 24;

thence in a westerly direction and along the quarter section line a distance of 1022 feet, more or less, to a point on the acquired RAW line (said line offset 100' RT and perpendicular to the centerline of project), which is the point of BEGINNING;

thence following the curvature thereof an arc distance of 104.33 feet to a point on the acquired RAW line (said point offset 100' RT and perpendicular to centerline of project at station 25+87.58) (said arc having a chord bearing of S 35°31'8" W, a clockwise direction, a chord distance of 104.33 feet and a radius of 11635.69 feet);

thence S 35°45'48" W and along the acquired RAW line a distance of 163.30 feet to a point on the grantor's south property line;

thence N 64°35'53" W and along the grantor's said property line a distance of 45.92 feet to a point on the east present RAW line of US-231;

thence N 35°28'22" E and along said present RAW line a distance of 812.28 feet to a point on said present RAW line;

thence N 54°3'57" W and along said present RAW line a distance of 28.77 feet to a point on said present RAW line;

thence N 36°18'48" E and along said present RAW line a distance of 247.31 feet to a point on the acquired RAW line (said point being perpendicular to centerline of project at station 36+78.00);



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EXHIBIT "A" - Page 2 of 2

thence S 3°05'57" W and along the acquired RAW line a distance of 57.55 feet to a point on the acquired RAW line (said point offset 100' RT and perpendicular to centerline of project at station 35+00.00);

thence following the curvature thereof an arc distance of 201.75 feet and along the acquired RAW line to a point on the acquired RAW line (said point offset 100' RT and perpendicular to centerline of project at station 32+94.88) (said arc having a chord bearing of S 33°18'18" W, a counterclockwise direction, a chord distance of 201.74 feet and a radius of 5539.81 feet);

thence following the curvature thereof an arc distance of 608.82 feet and along the acquired RAW line (said arc having a chord bearing of S 33°45'16" W, a clockwise direction, a chord distance of 608.76 feet and a radius of 11577.55 feet); to the point and place of BEGINNING, containing 1.11 acre(s), more or less.

Parcel 2 of 2:

Commencing from the SW corner of the NW 1/4 of the SE 1/4 of section 24; thence in a easterly direction and along the quarter section line a distance of 35 feet, more or less, to a point on the west present RAW of US-231;

thence in a northeasterly direction and along said present RAW a distance of 723 feet, more or less, to a point on the said present RAW (said point being perpendicular to centerline of project at station 32+71.19), which is the point of BEGINNING;

thence following the curvature thereof an arc distance of 23.28 feet and along the acquired RAW line to a point on the acquired RAW line (said point offset 90' LT and perpendicular to centerline of project at station 32+94.88) (said arc having a chord bearing of N 32°16'13" E, a counterclockwise direction, a chord distance of 23.28 feet and a radius of 11369.00 feet);

thence following the curvature thereof an arc distance of 259.35 feet and along the acquired RAW line to a point on the acquired RAW line (said point offset 90' LT and perpendicular to centerline of project at station 35+50.00) (said arc having a chord bearing of N 33°31'16" E, a clockwise direction, a chord distance of 259.33 feet and a radius of 5820.00 feet);

thence N 78°31'32" E and along the acquired RAW line a distance of 57.52 feet to a point on the west present RAW line of US-231 (said point being perpendicular to centerline of project at station 35+00.00);

thence S 36°12'5" W and along said present RAW line a distance of 270.70 feet to a point on said present RAW line;

thence N 54°23'22" W and along said present RAW line a distance of 30.57 feet to a point on said present RAW line;

thence S 35°23'36" W and along said present RAW line a distance of 62.74 feet; to the point and place of BEGINNING, containing 0.23 acre(s), more or less.

And as shown on the right of way map of record in the State of Alabama Department of Transportation a copy of which is also deposited in the office of the Judge of Probate as an aid to persons and entities interested therein and as shown on the Property Sketch attached hereto and made a part hereof.

