

This instrument was prepared by

BRYANT BANK _____ (name)

21290 HIGHWAY 25 COLUMBIANA AL 35051 _____ (address)



20130905000360920 1/5 \$27.00
Shelby Cnty Judge of Probate, AL
09/05/2013 11:57:03 AM FILED/CERT

State of Alabama

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MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 06-11-2013.
The parties and their addresses are:

MORTGAGOR: WILLIAM D. MURRAY AND GLORIA MURRAY, HUSBAND AND WIFE
70 PINE KNOLL CIRCLE
SHELBY, AL 35143

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 06-10-2008 and
recorded on 06-23-2008. The Security Instrument was recorded in the records of
SHELBY County, Alabama at INST #20080623000255340.
The property is located in SHELBY County at 70 PINE KNOLL CIRCLE, SHELBY, AL 35143.

Described as:

LOT 3, ACCORDING TO THE SURVEY OF BENTLEY ADDITION TO SHELBY SHORES, SECTOR II, AS RECORDED IN MAP BOOK 13, PAGE 16 AND AMENDED MAP RECORDED IN
MAP BOOK 14, PAGE 108, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

GLORIA MURRAY AND GLORIA K MURRAY ARE ONE AND THE SAME PERSON



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Mortgage Rider

Lender
BRYANT BANK
21290 HIGHWAY 25
COLUMBIANA, AL 35051

Owner
WILLIAM D. MURRAY; GLORIA MURRAY
70 PINE KNOLL CIRCLE, SHELBY, AL 35143

Property Address: 70 PINE KNOLL CIRCLE, SHELBY, AL 35143

Mortgage Rider

This Mortgage Rider, dated 06-11-2013, 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:

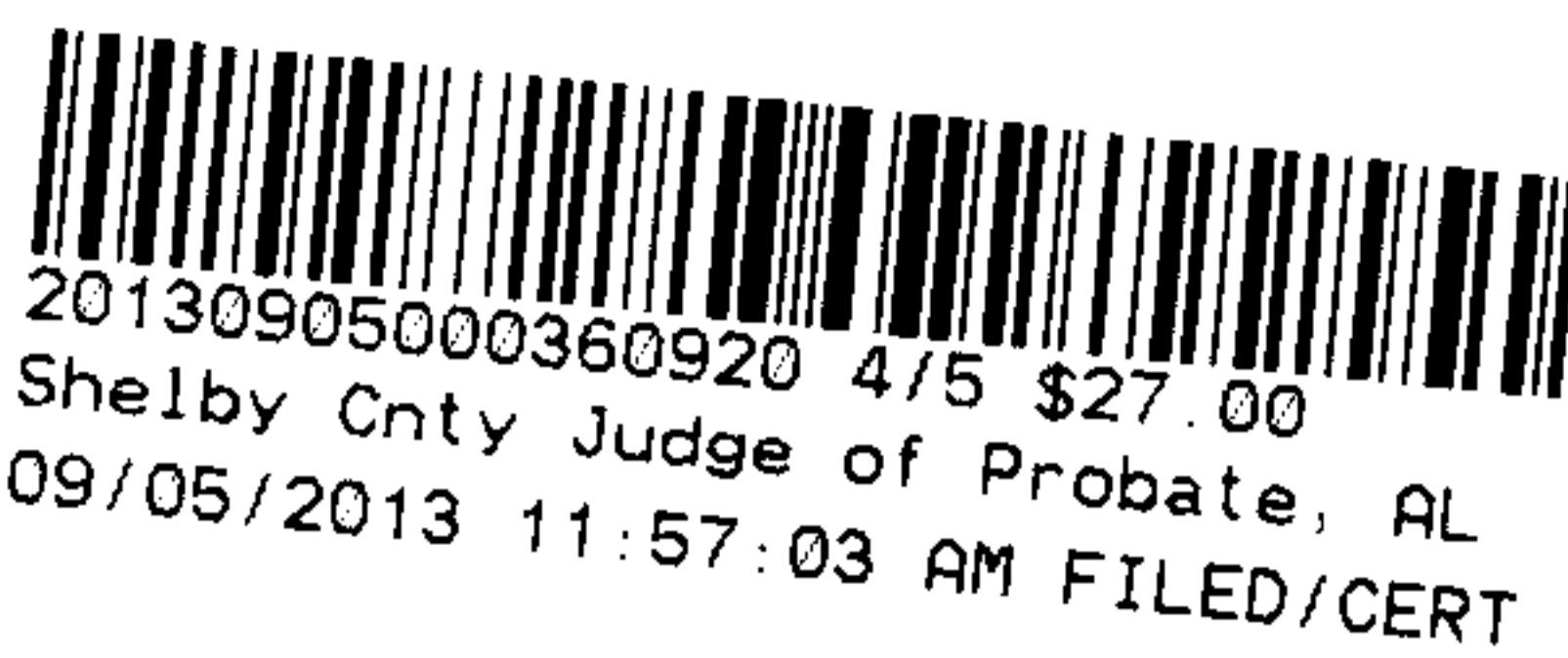
This Security Instrument will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 18(s), 19(a), 32 or 35 of Regulation Z.

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.



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.

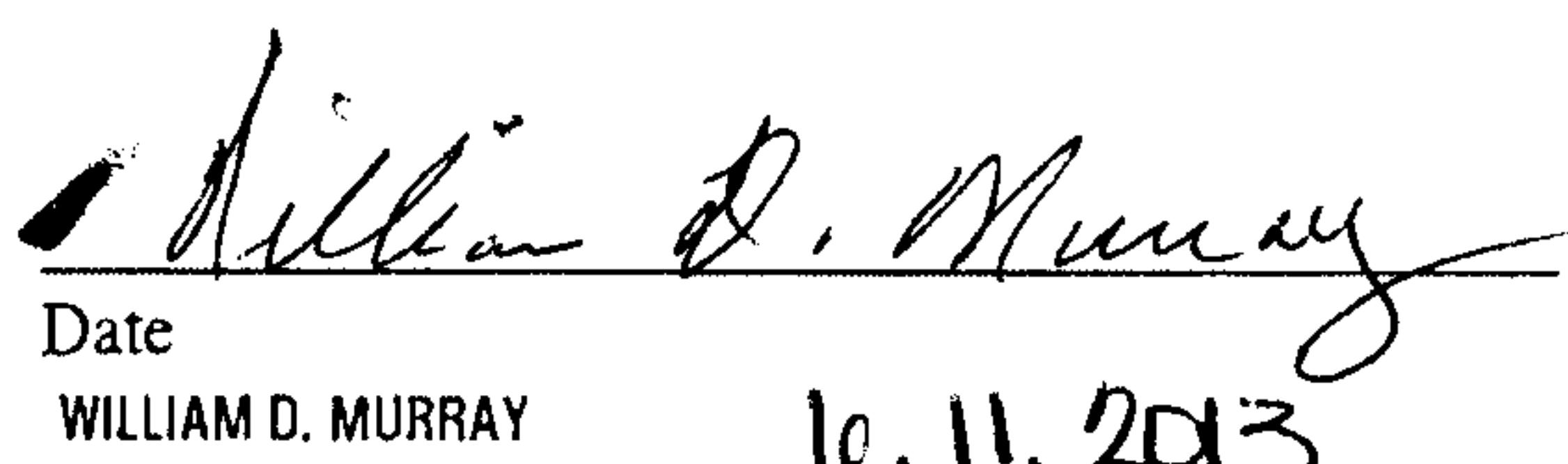
If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender will account to borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the funds held by Lender at any time is not sufficient to pay the Escrow Items when due, 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.

Signatures

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


Date
WILLIAM D. MURRAY 6.11.2013
(Seal)

Date

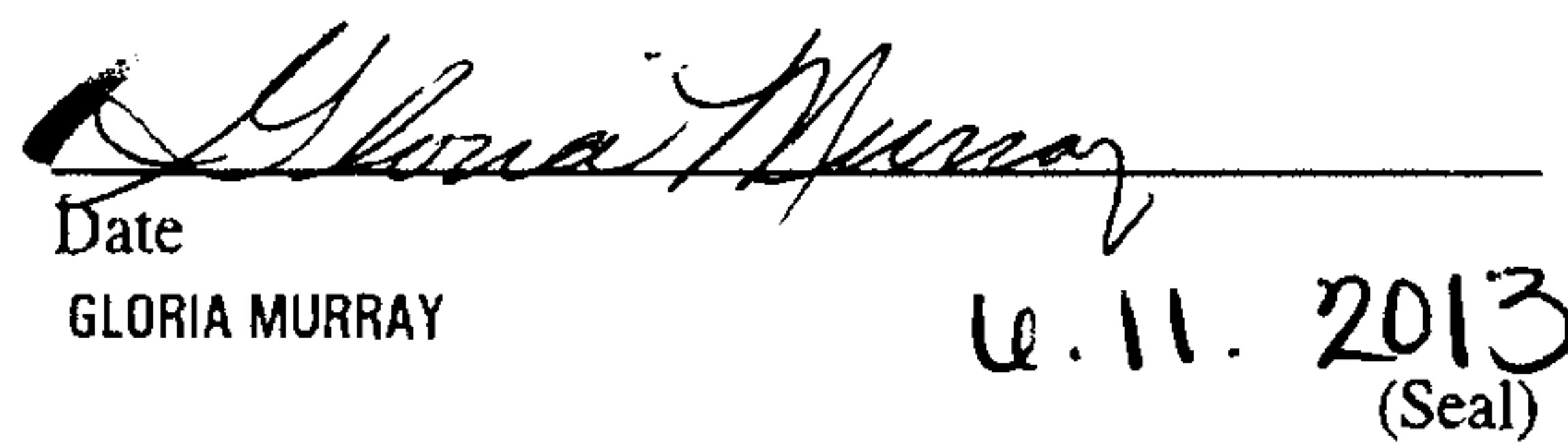
(Seal)

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

Mortgage Rider
VMP® Bankers Systems™
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Date
GLORIA MURRAY 6.11.2013
(Seal)

Date

(Seal)

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