THIS INSTRUMENT IS BEING RE-RECORDED TO CORRECT THE LEGAL DESCRIPTION IN INSTRUMENT NO. 20100105000003580 PROBATE OFFICE, SHELBY COUNTY, ALABAMA

201001050000003580 1/5 \$24.00 Shelby Cnty Judge of Probate, AL 01/05/2010 02:29:20 PM FILED/CERT



Shelby Cnty Judge of Probate, AL 09/11/2013 10:59:24 AM FILED/CERT

This instrument	was prepared by			09/11/2013 10:59:24
BRYANT BANK - DENIS	SE CLEMENTS	(name)		
21290 HIGHWAY 25, C	OLUMBIANA, ALABAMA 35051	(address)		
S	tate of Alabama ———		Space Above This Line For Rec	ording Data —
	N	ODIFICATION	OF MORTGAGE	
	RTIES. The date of th I their addresses are:		ation (Modification) is <u>12-15-2009</u>	<u> </u>
MORTGAGO	OR: NORMANT. WHITE AND QU	UILLA WHITE, HUSBAND AND WIF	E.	
	126 ANCHOR WAY			
	SHELBY, AL 35143			
LENDER:	BRYANT BANK ORGANIZED AND EXISTING 21290 HIGHWAY 25	G UNDER THE LAWS OF THE STAT	TE OF ALABAMA	
	COLUMBIANA, AL 35051			

recorded on <u>12-14-2007</u>	d Lender entered into a Secur Thunty, Alabama at <u>INST #20071214000</u>	ne Security Instrument was re	
The property is located in SHELB			IOR WAY, SHELBY, AL 35143
Described as: LOTS 12 AND 15, BLOCK 25, OF THE SHELBY 29, IN THE OFFICE OF THE JUDGE OF PROBAT	HIGHLANDS SUBDIVISION, A SUBDIVISION TO S	SHELBY COUNTY, ALABAMA AS FOUND REC	ORDED IN THE MAP BOOK 3, PAGE

NORMAN WHITE AND QUILLA WHITE (AS TO PART) AND NORMAN T WHITE AND WIFE QUILLA WHITE (AS TO PART).

NORMAN WHITE AND NORMAN T WHITE ARE ONE AND THE SAME PERSON

REAL ESTATE MODIFICATION-ALABAMA (NOT FOR FNMA, FHLMC, FHA OR VA USE) Expere © 2001 Bankers Systems, Inc., St. Cloud, MN Form MMOD-AL 2/21/2002

(page 1 of 2)

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.)

MODIFICATION OF MORTGAGE IS ONLY TO ADD ATTACHED MORTGAGE RIDER.

NO ADDITIONAL MORTGAGE TAXES

MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$81,632.55						
the Securit	Y OF TITLE. Mortgagor way instrument and has the its that such same property	right to grant, barge	ain, convey, sell, and	mortgage the proper	e conveγed by ty. Mortgagor	
	TION OF TERMS. Except remain in effect.	as specifically an	nended in this Modif	ication, all terms of	the Security	
	ES: By signing below, Moalso acknowledges receipt		dification.	nts contained in this	(Seal)	
(Signature) NO	RMANT. WHITE	(Date)	(Signature)QUILLAWHITE		(Date)	
(Signature)		(Seal) (Date)	(Signature)		(Seal)	
(Signature)		(Seal) (Date)	(Signature)	<u> </u>	(Seal) (Date)	
<u> </u>	(Witness as to all signature	s)	(Wit	tness as to all signatures)		
•	EDGMENT: STATE OF <u>ALABAMA</u> , a notary public, hereby ce			ND WIFE signed to	} ss. the foregoing	
1	conveyance, and who is/are the contents of the convey date. Given under my hand My commission expires:	ance, he/she/they e	nowledged before me	on this day that, beir luntarily on the day th	ng informed of	
	(Seal)	S. WALKER	Del	(Notary Public)	wee	
Experel" ©:	2001 Bankers Systems, Inc., St. Cloud, MN F	to At Landstree			(pege 2 of 2)	

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20130911000368720 2/6 \$31.00

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# Mortgage Rider

Lender BRYANT BANK 21290 HIGHWAY 25 COLUMBIANA, AL 35051 OWDER
NORMAN T. WHITE
QUILLA WHITE
126 ANCHOR WAY
SHELBY, AL 35143

Property Address: 126 ANCHOR WAY, SHELBY, AL 35143

## Mortgage Rider

This Mortgage Rider, dated 12-15-2009 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:

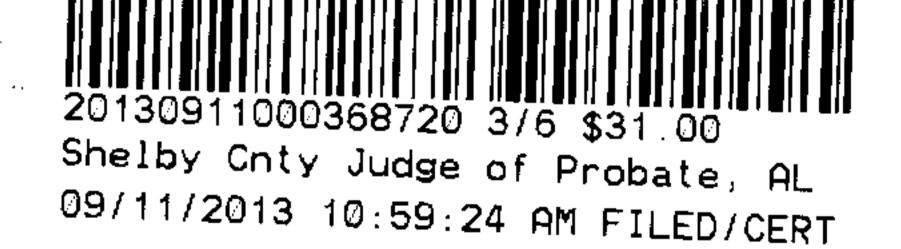
This Security Instrument will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 19(a), 32 or 35 of Regulation Z.

## 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.

Mortgage Rider VMP® Bankers Systems<sup>TM</sup> Wolters Kluwer Financial Services © 2009 MTG-R 2/6/2009 VMP-C701 (0902).00 Page 1 of 3

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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.

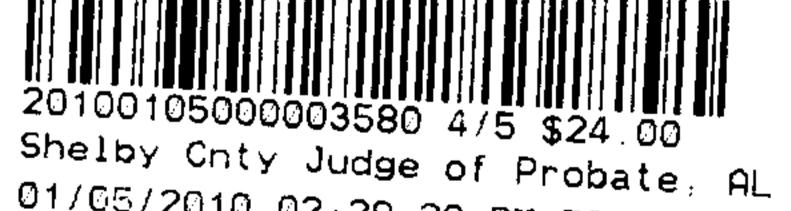
If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender will account to borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the funds held by Lender at any time is not sufficient to pay the Escrow Items when due,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

Mortgage Rider VMP® Bankers Systems\*M Wolters Kluwer Financial Services @ 2009

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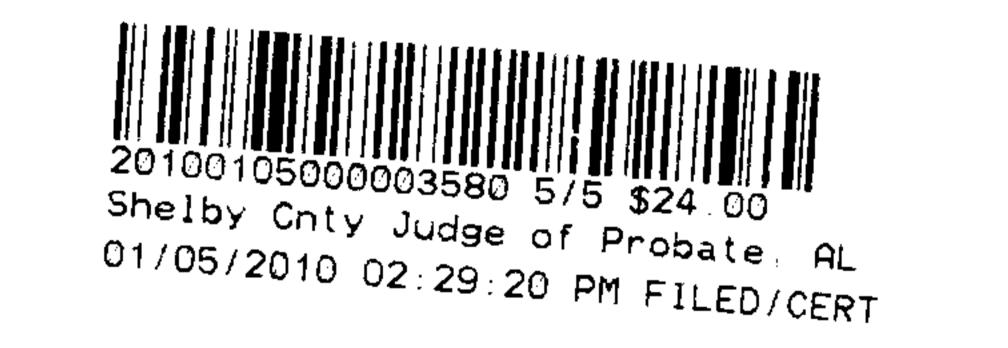
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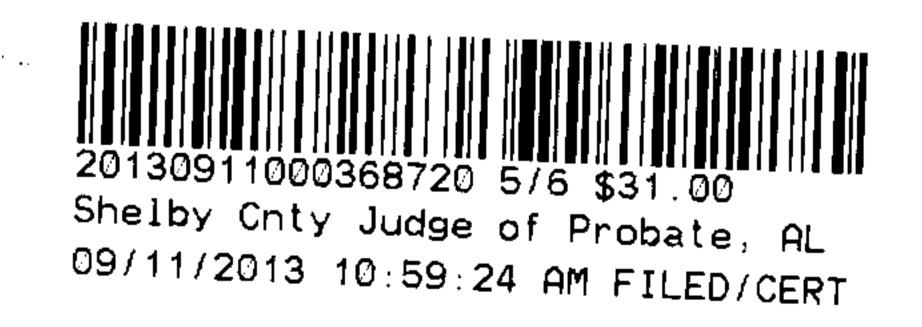


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Signatures	
Signatures. The Undersigned agree to the terms contained in this Rider.  Owner	
Date NORMANT. WHITE 12/15/109 (Seal)	Date QUILLA WHITE 12/15/09 (Seal)
Date (Seal)	Date (Seal)
☐ Refer to the attached Signature Addendum for additional parties and signatures.	

Mortgage Rider VMP® Bankers Systems<sup>TM</sup> Wolters Kluwer Financial Services © 2009





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# EXHIBIT A LEGAL DESCRIPTION

Lots 1 through 11, Block 25, of the Shelby Highlands Subdivision, a subdivision to Shelby County, Alabama as found recorded in Map Book 3, Page 39, in the Office of the Probate Judge of Shelby County Alabama.

THIS INSTRUMENT IS BEING RE-RECORDED TO CORRECT
THE LEGAL DESCRIPTION IN INSTRUMENT NO.
2010010500003580 PROBATE OFFICE, SHELBY COUNTY,
ALABAMA.

20130911000368720 6/6 \$31.00

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