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This instrument was prepared by Operations Department, Member Business Solutions LLC, 3692 Coolidge Court #200, Tallahassee, FL 32311

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is September 20, 2013. The parties and their addresses are:

MORTGAGOR:

EARL WAYNE GENTRY, A Married Man
dealing in property that is not his homestead
5849 Old Kendrick Rd
Helena, AL 35080


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LENDER:

ALABAMA TELCO CREDIT UNION
Organized and existing under the laws of Alabama
P. O. Box 360287
Birmingham, AL 35236

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated April 12, 2012 and recorded on October 8, 2012 (Security Instrument). The Security Instrument was recorded in the records of Shelby County, Alabama as Instrument #20121008000384820 and covered the following described Property:

SEE EXHIBIT "A" ATTACHED HERETO AND BY REFERENCE MADE A PART HEREOF

The property is located in Shelby County at 999 Yeager Pkwy, Pelham, Alabama 35124.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts and Future Advances. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 2304940-40, dated April 12, 2012, from W. Gentry Of Pelham, Inc. (Borrower) to Lender, with a modified loan amount of \$8,788.97 and maturing on September 25, 2015.

(b) Future Advances. All future advances from Lender to W. Gentry Of Pelham, Inc. under the Specific Debts executed by W. Gentry Of Pelham, Inc. in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to W. Gentry Of Pelham, Inc. either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Modification 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.

(c) All Debts. All present and future debts from W. Gentry Of Pelham, Inc. to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. This Modification 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.

(d) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. WARRANTY OF TITLE. Mortgagor warrants that Mortgagor continues to be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell and mortgage with the power of sale the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

4. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

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SIGNATURES. By signing under seal, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

Earl Wayne Gentry (Seal)
Earl Wayne Gentry
Individually

John Thomson
(Witness)

Tiffney Truesler
(Witness)

LENDER:

Alabama Telco Credit Union

By John Thomson (Seal)

Tiffney Truesler
(Witness)

Janice Campbell
(Witness)



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ACKNOWLEDGMENT.

State OF Alabama, County OF Shelby ss.

I, Amanda C Davis, a notary public, hereby certify that Earl Wayne Gentry, an unmarried individual, whose name(s) is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she/they executed the same voluntarily on the day the same bears date. Given under my hand this 20th day of September, 2013.

My commission expires:

9-1-15

Amanda C Davis
(Notary Public)

(Lender Acknowledgment)

State OF Alabama, County OF Shelby ss.

I, Amanda C Davis, a notary public, in and for said County in said State, hereby certify that Julie Thomasen, whose name(s) as _____ of Alabama Telco Credit Union, a corporation, is/are signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she/they, as such officer(s) and with full authority, executed the same voluntary for and as the act of said corporation. Given under my hand this the 20th day of September, 2013.

My commission expires:

9-1-15

Amanda C Davis
(Notary Public)



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EXHIBIT "A"

A parcel of land in the South ½ of the North ½ of Section 13, Township 20 South, Range 3 West, Shelby County, Alabama, described as follows: Commence at the Southwest corner of said Section 13; thence run East along the South section line 943.43 feet; thence turn left 65 degrees 37 minutes 16 seconds and run Northeast 3165.35 feet to the point of beginning; thence continue last course 115.00 feet; thence turn right 72 degrees 32 minutes 06 seconds and run Easterly 329.20 feet to a point on a curve on the westerly right of way of Yeager Parkway; thence turn right 105 degrees 22 minutes 32 seconds to the tangent of a clockwise curve having a delta angle of 09 degrees 37 minutes 42 seconds and a radius of 651.97 feet and run along the arc of said curve 109.56 feet to the point of tangent; thence continue tangent to said curve and Southwesterly along said right of way 60.0 feet; thence turn right 73 degrees 57 minutes 19 seconds and run Westerly 304.30 feet to the point of beginning. Situated in Shelby County, Alabama.



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