

This document prepared by:
Metro Bank
Pell City, AL 35128

20140204000031920 1/1 \$41.00
Shelby Cnty Judge of Probate, AL
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STATE OF ALABAMA
SHELBY COUNTY

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Metro Bank ("Bank") and Jason E Brough a married individual and Carmen C Brough, a married individual "Borrower"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated June 27, 2013 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County, Alabama, such Mortgage being recorded by instrument number: 20130708000275850 in the Office of the Judge of Probate, Shelby County, Alabama ("Mortgage"); and WHEREAS, Borrower and Bank desire to modify the terms of said Mortgage as set forth herein.

NOW, THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the Mortgage is modified as follows:

Mortgage dated June 27, 2013 now modified from \$292,000.00 by \$18,000.00 for a total of \$310,000.00 in the name of Jason E Brough and Carmen C Brough

Except as modified herein, all of the terms and conditions of the Mortgage shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective this 13th day of January 2014.

BORROWER(S)

BY:

Jason E Brough

Carmen C Brough

Lender:

BY:

Ashley Vandiver, Loan Officer

STATE OF ALABAMA
St Clair COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Jason E Brough and Carmen C Brough, Whose name(s) are signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of this conveyance, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 13th day of January 2014.

My commission expires: _____

Notary Public

MY COMMISSION EXPIRES 3/30/2014

STATE OF ALABAMA
St Clair COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Ashley Vandiver, **Loan Officer** is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of this conveyance, he/she as such **Officer**, and with full authority, executed the same voluntarily for and as the act of said corporatist.

Given under my hand and official seal this 13th day of January 2014.

My commission expires: _____

Notary Public

MY COMMISSION EXPIRES 3/30/2014