

RECORDATION REQUESTED BY:
CADENCE BANK, N.A.
AL Birmingham-Hwy 119-Private Banking
6801 Cahaba Valley Rd, Suite 100
Hoover, AL 35242

20140305000060300 03/05/2014 12:40:08 PM MORT
1/3

WHEN RECORDED MAIL TO:
CADENCE BANK, N.A.
LOAN OPERATIONS
P O BOX 43467
BIRMINGHAM, AL 35243-0467

SEND TAX NOTICES TO:
David R Burrow
Suzanne Burrow
510 Highgate Hill Road
Indian Springs, AL 35124

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

CADENCE
BANK

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 4, 2014, is made and executed between David R Burrow, and Suzanne Burrow, whose address is 510 Highgate Hill Road, Indian Springs, AL 35124; husband and wife (referred to below as "Grantor") and CADENCE BANK, N.A., whose address is 6801 Cahaba Valley Rd, Suite 100, Hoover, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 7, 2009 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded 1/13/2009 in Document Number: 20090113000010710 in the office of Judge of Probate Court for 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 510 Highgate Hill Road, Indian Springs, AL 35124.

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

The Mortgage secures the note or credit agreement dated 1-7-2009 from DAVID R. BURROW AND SUZANNE BURROW ("Borrower") to Lender (the "Note"), which is being modified between Borrower and Lender dated the same date as this Modification. The Mortgage, as modified hereby, shall secure the Note as modified by any and all previous and future renewals of, extensions of, modifications of, refinancing of, consolidations of, and substitutions for the Note.


Original Loan Amount: 138,400.00. New Loan Amount to: \$150,000.00.

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 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 FEBRUARY 4, 2014.

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  (Seal)
David R Burrow

X  (Seal)
Suzanne Burrow

LENDER:

CADENCE BANK, N.A.

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: MARLA BROWN, LOAN OPS PROCESSOR
Address: 3500 COLONNADE PKWY STE 600
City, State, ZIP: BIRMINGHAM, AL 35243

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 4790408

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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 **David R Burrow and Suzanne Burrow, husband and wife**, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 4 day of February, 20 14.

Notary Public

My commission expires 7/18/16

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 Mark Housel whose name as Sec. V. P of **CADENCE BANK, N.A.** 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 of CADENCE BANK, N.A., executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 4 day of February, 20 14.

Notary Public

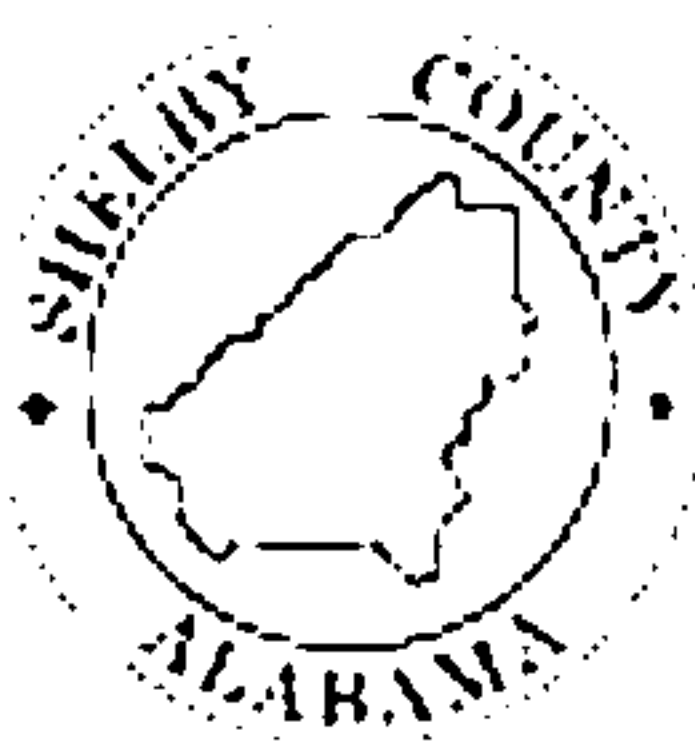
My commission expires 7/18/16

Exhibit A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF SHELBY AND
STATE OF ALABAMA, TO-WIT:

LOT 1 ACCORDING TO THE SURVEY OF HIGHGATE MANOR AS RECORDED IN MAP BOOK
35, PAGE 78, SHELBY COUNTY, ALABAMA RECORDS.

THIS CONVEYANCE IS HEREBY MADE SUBJECT TO RESTRICTIONS, EASEMENTS AND
RIGHTS OF WAY OF RECORD IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
TOGETHER WITH ALL AND SINGULAR THE TENEMENTS, HEREDITAMENTS AND
APPURTENANCES THERETO BELONGING OR IN ANYWISE APPERTAINING IN FEE SIMPLE.
SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR
MINERAL RIGHTS OF RECORD, IF ANY.



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
03/05/2014 12:40:08 PM
\$37.40 CHERRY
20140305000060300

A handwritten signature in black ink, appearing to be "J. W. Fuhrmeister", is written over the official text.

DRB

SPB