

This instrumer	nt was prepared by		04/04/2014 10:	:39:44 AM FILED/
BRYANT BANK		(name)		
21290 HWY 25. COL	UMBIANA. AL 35051	(address)		
	State of Alabama	<del>, ,, </del>	Space Above This Line For Recording Data	
	N	10DIFICATION 0	FMORTGAGE	
	ARTIES. The date of the date are:	is Real Estate Modificati	on (Modification) is <u>03-11-2014</u>	<u> </u>
MORTGAG	OR: JAMES RANDOLPH PURCEL 203 TRACE RIDGE ROAD HOOVER, AL 35244	LL SR AND RHONDA KAYE PURCELL,	HUSBAND AND WIFE	
LENDER:	BRYANT BANK ORGANIZED AND EXISTING 21290 HIGHWAY 25 COLUMBIANA, AL 35051	UNDER THE LAWS OF THE STATE OF	F ALABAMA	
BACKGROUND recorded on 02-SHELBY	18-2009		urity Instrument dated <u>02-13-2009</u> The Security Instrument was recorded in 00056170	and the records of
	s located in SHELBY		County at 77 RIDGE LANE, SHELB	Y. AL 35143
Described as: LOT 6, ACCORDING TO ALABAMA, IN MAP 80		DWOOD SHORES, 2ND SECTOR, AS F	RECORDED IN THE OFFICE OF THE JUDGE OF PROBATE OF S	HELBY COUNTY,

RHONDA KAY PURCELL AND RHONDA PURCELL ARE ONE AND THE SAME PERSON

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.)

NOTE DATED 3/11/14 IN THE AMOUNT OF \$15,878.79

MODIFICATION OF MORTGAGE TO ADD MORTGAGE RIDER ONLY, NO ADDITIONAL MORTGAGE TAXES COLLECTED.

IF THE PROPERTY DESCRIBED IN SECTION 2 OF THE MORTGAGE IS IN EFFECT (COLLECTIVELY, "HOMES" PROPERTY AS GRANTED UNDER THE CONSTITUTION RESIDENCE.	TEAD PROPERTY"), I HEREBY	WAIVE ANY AND ALL HOMESTEAD RIGH	ITS AND EXEMPTIONS IN THE HOMESTEAD
MAXIMUM OBLIGATION LIMIT will not exceed \$	□ which do not be which ed. This limitation of rity Instrument. Also	is a \$amount does not include o, this limitation does not	increase ☐ decrease interest and other fees and charges apply to advances made under the
WARRANTY OF TITLE. Mortgagor the Security Instrument and has talso warrants that such same property.	he right to grant, b	argain, convey, sell, and	mortgage the property. Mortgago
CONTINUATION OF TERMS. Exclinstrument remain in effect.	ept as specifically	amended in this Modifi	cation, all terms of the Security
SIGNATURES: By signing below, Mortgagor also acknowledges received			its contained in this Modification
(Signature) JAMES RANDOLPH PURCELL SR	(Date) (Seal)	(Signature) RHONDA KAYE PI	JRCELL (Seal (Date)
TOTAL OF JAMES HANDULFH FUNCELL SH	(10010)	TOTOTION TOTOTION THE PE	JMCELL * (Date)
(Signature)	(Seal) (Date)	(Signature)	(Seal (Date)
	(Seal)		(Seal
(Signature)	(Date)	(Signature)	(Date)
(Witness as to all signat	ures)	(Witn	ess as to all signatures)
ACKNOWLEDGMENT: STATE OF ALABAMA (Individual) I, a notary public, hereby			URCELL. HUSBAND AND WIFE
	eyance, he/she/they	cknowledged before me d	is/are signed to the foregoing on this day that, being informed of ntarily on the day the same bears, 2014
(Seal)		Melio	la S. Mour
	1		

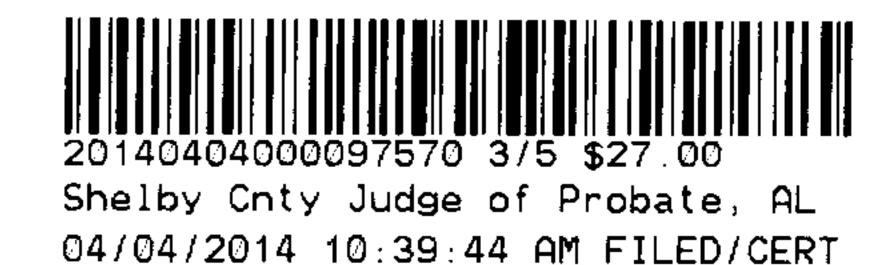
MY COMMISSION EXPIRES APPRIL & 2017

(Notary Public)

20140404000097570 2/5 \$27,00

Shelby Cnty Judge of Probate, AL

04/04/2014 10:39:44 AM FILED/CERT



## Mortgage Rider

Lender
BRYANT BANK
21290 HIGHWAY 25
COLUMBIANA, AL 35051

Owner

JAMES RANDOLPH PURCELL SR; RHONDA KAYE PURCELL

203 TRACE RIDGE ROAD, HOOVER, AL 35244

Property Address: 77 RIDGE LANE, SHELBY, AL 35143

## Mortgage Rider

This Mortgage Rider, dated 03-11-2014 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:

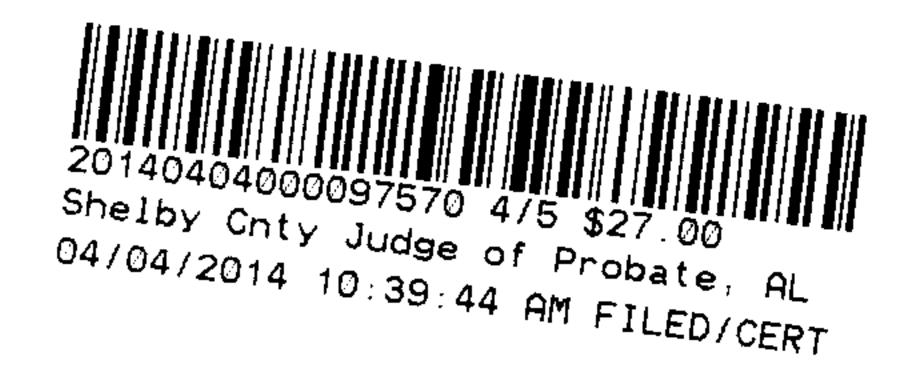
This Security Instrument will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 18(s), 19(a), 32 or 35 of Regulation Z.

## 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.

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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.

Signatures Signatures. The Undersigned agree to the terms contained in this Rider. Owner	20140404000097570 5/5 \$27.00 Shelby Cnty Judge of Probate, AL 04/04/2014 10:39:44 AM FILED/CERT
Date JAMES RANDOLPH PURCELL SR (Seal)	Rharda Kack Turcell 3-11-14  Date RHONDA KAYE PURCELL  (Seal)
Date (Seal)	Date (Seal)
Refer to the attached Signature Addendum for additional parties and signatures.	

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