

WHEN RECORDED MAIL TO:

Regions Bank
Collateral Management
201 Milan Parkway
Birmingham, AL 35211

20140411000106290 1/2 \$47.00
Shelby Cnty Judge of Probate, AL
04/11/2014 12:29:45 PM FILED/CERT

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

MODIFICATION OF MORTGAGE

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DOC4800201502#####0815020000000

Notice: The original principal amount available under the Note (as defined below), which was \$5,000.00 (on which any required taxes already have been paid), now is increased by an additional \$20,000.00.

THIS MODIFICATION OF MORTGAGE dated March 21, 2014, is made and executed between JILL B HOWELL aka JILL BRASHER HOWELL, whose address is 40 LAKE VIEW CIR, VANDIVER, AL 35176; unmarried (referred to below as "Grantor") and Regions Bank, whose address is 5420 Highway 280, Birmingham, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 2, 2012 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 03/19/12 IN THE OFFICE OF THE JUDGE OF PROBATE IN SHELBY COUNTY, AL INSTR 20120319000094090.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in SHELBY County, State of Alabama:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT: COMMENCE AT THE SW CORNER NE 1/4 OF THE SW 1/4 OF SECTION 9, TOWNSHIP 18 SOUTH, RANGE 1 EAST; THENCE RUN 87 DEGREES 30 MINUTES E ALONG THE SOUTH LINE FOR A DISTANCE OF 565.0 FEET; THENCE RUN 51 DEGREES 50 MINUTES E A DISTANCE OF 74.95 FEET TO THE POINT OF BEGINNING; THENCE RUN S 72 DEGREES 43 MINUTES E AND ALONG THE NORTH SIDE OF A COUNTY GRAVEL ROAD A DISTANCE OF 95.68 FEET; THENCE RUN N 72 DEGREES 09 MINUTES E ALONG SAID ROAD A DISTANCE OF 104.44 FEET; THENCE RUN N 21 DEGREES 23 MINUTES E A DISTANCE OF 86.23 FEET; THENCE RUN N 11 DEGREES 15 MINUTES E A DISTANCE OF 100.0 FEET; THENCE RUN N 81 DEGREES 15 E A DISTANCE OF 165.0 FEET TO THE SOUTHWEST CORNER OF THE ROBERT PARKER LAND; THENCE RUN N 15 DEGREES 45 MINUTES W ALONG THE WEST LINE OF SAID PARKER LAND A DISTANCE OF 386.58 FEET; THENCE RUN S 50 DEGREES 15 MINUTES W A DISTANCE OF 100.0 FEET; THENCE RUN S 15 DEGREES 45 MINUTES E A DISTANCE OF 40.0 FEET; THENCE RUN S 57 DEGREES 41 MINUTES W A DISTANCE OF 380.0 FEET; THENCE RUN S 17 DEGREES 31 MINUTES E A DISTANCE OF 287.9 FEET TO THE POINT OF BEGINNING. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY. BEING THE SAME PREMISES CONVEYED TO JILL BRASHER HOWELL, AN UNMARRIED WOMAN FROM MARTIN E. HOWELL, AN UNMARRIED MAN BY QUIT CLAIM DEED DATED 11/9/2011, AND RECORDED ON 1/24/2012, DOCUMENT # 20120124000028330, IN SHELBY COUNTY, AL.

The Real Property or its address is commonly known as 40 LAKE VIEW CIR, VANDIVER, AL 35176.

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

The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$5000.00 to \$25000.00.

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 endorser 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.

SUBORDINATION, PARTIAL RELEASE AND OTHER MODIFICATION REQUESTS. From time to time, Grantor or Borrower may request that we subordinate the lien of this Mortgage to another lien, release part of the Property from the lien of this Mortgage, or agree to some other modification of this Mortgage or the Credit Agreement or any Related Document. We are not obligated to agree to any such request. We may, in our sole discretion, impose conditions on our agreement to any such request. Such conditions may include, without limitation, imposing a fee or increasing the interest rate under the Credit Agreement, or both.

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MODIFICATION OF MORTGAGE
(Continued)

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 21, 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:

Jill B Howell (Seal)
JILL B HOWELL

LENDER:

REGIONS BANK

x Susan L. Wilkes (Seal)
Authorized Signer
SUSAN L. WILKES

20140411000106290 2/2 \$47.00
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This Modification of Mortgage prepared by:

Name: Murry Hyman
Address: 2050 Parkway Office Circle
City, State, ZIP: Hoover, AL 35244

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 JILL B HOWELL, unmarried, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21 day of March, 2014.

Lindsay Morjoussef
Notary Public
Lindsay Morjoussef

My commission expires MY COMMISSION EXPIRES NOVEMBER 15, 2017
November 15, 2017

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 Susan L. Wilkes whose name as Authorized Signer of Regions Bank 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 Authorized Signer of Regions Bank, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 21 day of March, 2014.

Lindsay Morjoussef
Notary Public
Lindsay Morjoussef

My commission expires MY COMMISSION EXPIRES NOVEMBER 15, 2017
November 15, 2017



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