

RECORDATION REQUESTED BY:

Bryant Bank
Highway 280 S (Greystone)
5319 US Highway 280 South
Birmingham, AL 35242

WHEN RECORDED MAIL TO:

Bryant Bank
P.O. Office Box 2087
Birmingham, AL 35201

SEND TAX NOTICES TO:

George Alton Ramey
Linda C Ramey
5114 Dunnavant Valley Ln
Birmingham, AL 35242-0000

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



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THIS MODIFICATION OF MORTGAGE dated March 31, 2014, is made and executed between George Alton Ramey and Linda C Ramey; husband and wife (referred to below as "Grantor") and Bryant Bank, whose address is 5319 US Highway 280 South, Birmingham, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 27, 2009 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Instrument # 2009041000132850 recorded 4/10/09 in Shelby County, Alabama.

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

See the exhibit or other description document 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 5114 Dunnavant Valley Ln, Birmingham, AL 35242-0000.

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

Note dated 3/31/14 in the amount of \$68,500.00

No Additional Mortgage Taxes Paid

Paragraph 4 of said Mortgage entitled "Secured Debt and Future advances" is hereby amended by adding the following sentence as the last sentence in the final paragraph of that section:

Notwithstanding the foregoing provisions, the Secured Debt does not include and this Security Instrument will not secure any future advance or other obligation described in paragraphs B. or C., above, if Lender fails, with respect to the advance or obligation, to comply with the requirements or limitations of sections 1026.19(a), 1026.32, or 1026.35 of Regulation Z, 12 C.F.R. Part 1026, to the extent they are applicable to the transaction.

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.



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Shelby Cnty Judge of Probate, AL
06/12/2014 10:20:12 AM FILED/CERT

MODIFICATION OF MORTGAGE
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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 31, 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 George Alton Ramey (Seal)
George Alton Ramey

X Linda C. Ramey (Seal)
Linda C Ramey

LENDER:

BRYANT BANK

X John C Platt, Vice President (Seal)

This Modification of Mortgage prepared by:

Name: LaShelia Hezekiah
Address: 5319 US Highway 280 South
City, State, ZIP: Birmingham, AL 35242

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

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COUNTY OF Shelby

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that George Alton Ramey and Linda C Ramey, 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 31st day of March, 20 14.

Cathy Ingram
Notary Public

My commission expires 7-25-2017

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MODIFICATION OF MORTGAGE
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LENDER ACKNOWLEDGMENT

STATE OF Alabama

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) SS
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COUNTY OF Shelby

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that John C Platt whose name as Vice President of Bryant 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 Vice President of Bryant Bank, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 31st day of March, 2014.

Cathy Ingram
Notary Public

My commission expires 7-25-2017



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EXHIBIT "A"

File No.: S14-0877

A parcel of land, located in the NW 1/4 of the SW 1/4, Section 10, Township 19 South, Range 1 West, Shelby County, Alabama, and being more particularly described as follows:

Commence at the SE corner of the said NW 1/4 of the SW 1/4 and run North along the East boundary of said 1/4-1/4 section a distance of 200 feet; thence turn left and run parallel with the South boundary of said 1/4-1/4 section a distance of 726.71 feet; thence turn an angle of $113^{\circ}32'$ to the right and run in a Northeasterly direction a distance of 107.47 feet to the Point of Beginning of the parcel herein described; thence continue along the last named course a distance of 125 feet to a point; thence turn an angle of $85^{\circ}03'$ to the right and run in a Southeasterly direction a distance of 175 feet; thence turn an angle of $94^{\circ}57'$ to the right and run in a Southwesterly direction a distance of 125 feet; thence turn an angle of $85^{\circ}03'$ to the right and run in a Northwesterly direction a distance of 175 feet to the Point of Beginning.

