

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

20140807000246100 1/2 \$18.00
Shelby Cnty Judge of Probate, AL
08/07/2014 01:54:00 PM FILED/CERT

79464774

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

 REGIONS
20141251224060
MODIFICATION OF MORTGAGE



DOC4800201502#####1229500000000

Notice: The original principal amount available under the Note (as defined below), which was \$10,000.00 (on which any required taxes already have been paid), now is increased by an additional \$12,000.00.

THIS MODIFICATION OF MORTGAGE dated June 12, 2014, is made and executed between LAURA M MCCOY aka LAURA MECHELLE MCCOY, whose address is 227 SWEETBAY DR, MAYLENE, AL 35114; unmarried (referred to below as "Grantor") and Regions Bank, whose address is 33 Kent Stone Way, Alabaster, AL 35007 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 3, 2013 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 6/20/2013 IN THE OFFICE OF THE JUDGE OF PROBATE IN SHELBY COUNTY, AL DOC# 20130620000253050.

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: LOT 148, ACCORDING TO THE SURVEY OF LAKE FOREST, FIRST SECTOR, AS RECORDED IN MAP BOOK 24, PAGE 62, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. KATHRYN M. THOMAS IS THE SURVIVING GRANTEE OF THAT CERTAIN DEED RECORDED IN INSTRUMENT NO. 2000-20639, THE OTHER GRANTEE, ROY E. THOMAS, HAVING DIED ON OR ABOUT APRIL 18, 2002. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY. BEING THE SAME PREMISES CONVEYED TO LAURA MECHELLE MCCOY FROM DONNA T. CULVER AND ROBERT E. KEETON, AS CO-PERSONAL REPRESENTATIVES OF THE ESTATE OF KATHRYN M. THOMAS, DECEASED BY WARRANTY DEED DATED 4/24/2013, AND RECORDED ON 5/7/2013, DOCUMENT # 20130507000188260, IN SHELBY COUNTY, AL.

The Real Property or its address is commonly known as 227 SWEETBAY DRIVE, MAYLENE, AL 35114.

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 \$10000.00 to \$22000.00.

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.

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.

MODIFICATION OF MORTGAGE
(Continued)

Page 2

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 12, 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 Laura M McCoy (Seal)
LAURA M MCCOY

LENDER:

REGIONS BANK

X Rod Vassar (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Erica White
Address: 2050 Parkway Office Circle
City, State, ZIP: Hoover, AL 35244

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Shelby) SS)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that LAURA M MCCOY, 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 12th day of June, 2014.
MY COMMISSION EXPIRES SEPTEMBER 14, 2014
My commission expires _____
Kelli A. Peek
Notary Public

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Shelby) SS)

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

Given under my hand and official seal this 12th day of June, 2014.
MY COMMISSION EXPIRES SEPTEMBER 14, 2014
My commission expires _____
Kelli A. Peek
Notary Public



20140807000246100 2/2 \$18.00
Shelby Cnty Judge of Probate, AL
08/07/2014 01:54:00 PM FILED/CERT



+U04812086+

1658 7/16/2014 79464774/1