

WHEN RECORDED MAIL TO:

Regions Bank
Collateral Management
201 Milan Parkway
Birmingham, AL 35211


20141201000376630 1/2 \$99.50
Shelby Cnty Judge of Probate, AL
12/01/2014 01:24:56 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

 **REGIONS**
20142751105350
MODIFICATION OF MORTGAGE

-79652235



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Notice: The original principal amount available under the Note (as defined below), which was \$25,000.00 (on which any required taxes already have been paid), now is increased by an additional \$55,000.00.

THIS MODIFICATION OF MORTGAGE dated October 31, 2014, is made and executed between MARGARET T SARRIS aka MARGARITA SARRIS, whose address is 709 MEADOW RIDGE CT, BIRMINGHAM, AL 35242; unmarried (referred to below as "Grantor") and Regions Bank, whose address is 102 Inverness Plaza, Birmingham, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 16, 2013 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 09/05/13 IN THE OFFICE OF THE JUDGE OF PROBATE FOR SHELBY COUNTY, STATE OF AL. INSTRUMENT #20130905000361610

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 5, ACCORDING TO THE SURVEY OF MEADOW BROOK CLUSTER HOMES, 2ND SECTOR, AS RECORDED IN MAP BOOK 22, PAGE 110, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

BEING THE SAME PREMISES CONVEYED TO MARGARITA SARRIS FROM RONALD C. SUMNERS AND KAREN E. SUMNERS, HUSBAND AND WIFE BY WARRANTY DEED DATED 4/24/2012, AND RECORDED ON 5/4/2012, DOCUMENT # 20120504000157830, IN SHELBY COUNTY, AL.

The Real Property or its address is commonly known as 709 MEADOW RIDGE CT, BIRMINGHAM, AL 35242.

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 \$25,000 to \$80,000.

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.

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