

This instrument was prepared by

HERITAGEBANK OF THE SOUTH (name)

P O BOX 50728 (address)

ALBANY, GA 31701

State of Alabama

Space Above This Line For Recording Data

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is March 16, 2015 .
The parties and their addresses are:

MORTGAGOR: HOMER L DOBBS JR
CAROLYN K DOBBS
81 COUNTRY COVE
CHELSEA AL 35043

Husband
Wife

LENDER: HERITAGEBANK OF THE SOUTH
P O BOX 50728
ALBANY, GA 31701

20150402000103880 1/3 \$65.30
Shelby Cnty Judge of Probate, AL
04/02/2015 11:11:51 AM FILED/CERT

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated June 18, 2009 and recorded on July 07, 2009 . The Security Instrument was recorded in the records of SHELBY County, Alabama at COLUMBIANA ALABAMA 35051 .
The property is located in SHELBY County at 81 COUNTRY COVE CHELSEA AL 35043 .

Described as:

LOT 9 ACCORDING TO THE SURVEY OF COUNTRYSIDE AT CHELSEA, AS RECORDED IN MAP BOOK 9, PAGE 49, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

7/2/15

CKD

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.)*

MODIFICATION OF NOTE DATED MARCH 16, 2015 IN THE AMOUNT OF \$30,101.71 WITH A VARIABLE RATE OF 3.75%, FLOOR OF 3.00% AND CEILING OF 21.00% WITH A MATURITY OF APRIL 1, 2035. SAID LOAN IN THE NAME HOMER L DOBBS, JR.

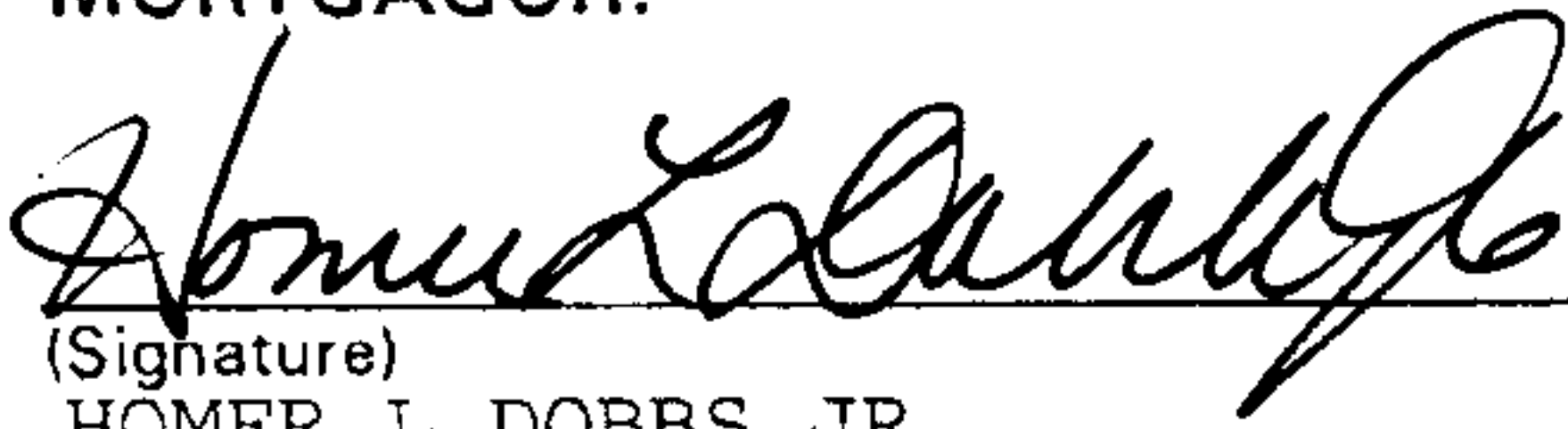
☒ MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$30,101.71 ☒ which is a \$ 101.71 ☒ increase ☐ decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.


WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification.

MORTGAGOR:

 (Seal)
(Signature) _____ (Date) _____
HOMER L DOBBS JR

 (Seal)
(Signature) _____ (Date) _____
CAROLYN K DOBBS

(Signature) _____ (Date) _____ (Seal)

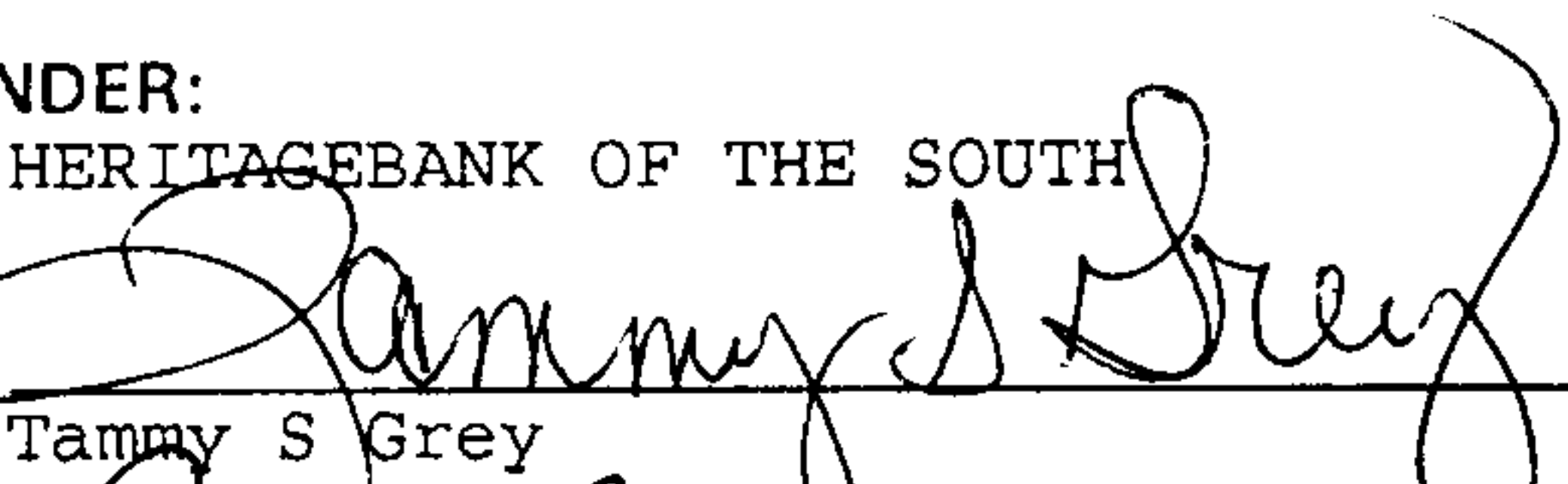
(Signature) _____ (Date) _____ (Seal)

(Signature) _____ (Date) _____ (Seal)

(Signature) _____ (Date) _____ (Seal)


LENDER:

HERITAGEBANK OF THE SOUTH

By  (Seal)
Tammy S Grey


(Witness as to all signatures)


(Witness as to all signatures)


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ACKNOWLEDGMENT:

STATE OF ALABAMA, COUNTY OF Shelby } ss.
(Individual) I, a notary public, hereby certify that Homer L. Dobb
Carolyn R. Dobb whose name(s) is/are signed to the foregoing
conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of
the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears
date. Given under my hand this 16th day of March 2015.
My commission expires:

(Seal)



Kelly Ann Parker
(Notary Public)

ACKNOWLEDGMENT:

STATE OF GEORGIA, COUNTY OF EFFINGHAM } ss.
(Lender) I, REBEKAH SHEPARD, a notary public, in and for said
County in said State, hereby certify that TAMMY GREY,
whose name(s) as CONSUMER BANKER (Titles)
of the HERITAGEBANK OF THE SOUTH (Name of Business or Entity)
a(n) CORPORATION, is/are signed to the foregoing instrument and who is known to me,
acknowledged before me on this day that, being informed of the contents of the instrument, he/she/they,
in his/her/their capacity as such CONSUMER BANKER (Titles)
executed the same voluntarily on the day the same bears date. Given under my hand this the 16th day
of March 2015.
My commission expires:

(Seal)



Rebekah F. Shepard
(Notary Public)

Loan origination organization HERITAGEBANK OF THE SOUTH
NMLS ID 412081
Loan originator Tammy S Grey
NMLS ID 718561

