

RECORDATION REQUESTED BY:

Bryant Bank
Columbiana
21290 Hwy 25
Columbiana, AL 35051

WHEN RECORDED MAIL TO:

Bryant Bank
Columbiana
21290 Hwy 25
Columbiana, AL 35051



20150504000144700 1/3 \$39.50
Shelby Cnty Judge of Probate, AL
05/04/2015 11:07:28 AM FILED/CERT

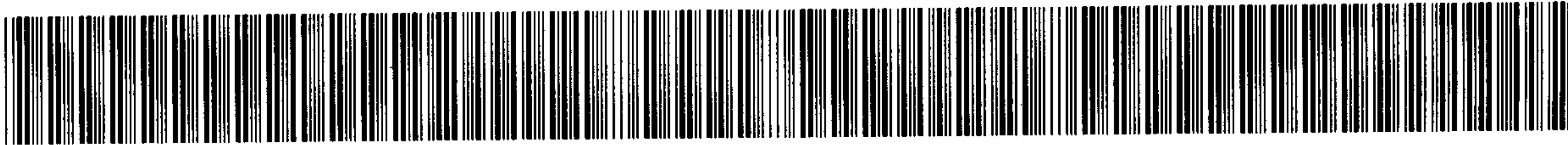
SEND TAX NOTICES TO:

Ronald Higgins
Brenda J Higgins
36 Misty View Trail
Calera, AL 35040-0000

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



#####%0740%04082015%#####

Notice: The original principal amount available under the Note (as defined below), which was \$12,000.00 (on which any required taxes already have been paid), now is increased by an additional \$13,000.00.

THIS MODIFICATION OF MORTGAGE dated April 8, 2015, is made and executed between Ronald Higgins and Brenda J Higgins, husband and wife (referred to below as "Grantor") and Bryant Bank, whose address is 21290 Hwy 25, Columbiana, AL 35051 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 11, 2015 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 05/03/2012 by Instrument Number 20120503000154330 in the Judge of Probate Office of Shelby County, Alabama .

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

See Exhibit "A" , 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 36 Misty View Trail , Calera, AL 35040.

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

Increase Line of Credit from \$12,000.00 to \$25,000.00.

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.

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 APRIL 8, 2015.

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 Ronald Higgins (Seal)
Ronald Higgins

X Brenda J Higgins (Seal)
Brenda J Higgins

LENDER:

BRYANT BANK

X Billy R Jones (Seal)
Billy R Jones, Branch Manager



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05/04/2015 11:07:28 AM FILED/CERT

This Modification of Mortgage prepared by:

Name: Julie Nichols
Address: 21290 Hwy 25
City, State, ZIP: Columbiana, AL 35051

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 **Ronald Higgins and Brenda J Higgins**, 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 8 day of April, 2015.

MY COMMISSION EXPIRES AUGUST 12, 2018

My commission expires _____

Julie Nichols
Notary Public

MODIFICATION OF MORTGAGE
(Continued)

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LENDER 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 **Billy R Jones** whose name as **Branch Manager** 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 **Branch Manager** of **Bryant Bank**, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 8 day of April, 2015.

Notary Public

Notary Public

MY COMMISSION EXPIRES AUGUST 12, 2018

My commission expires _____