

RECORDATION REQUESTED BY:

Citizens Trust Bank
Birmingham Financial Center
C/O LOAN ADMINISTRATION DEPARTMENT
P.O. Box 4485
Atlanta, GA 30302

WHEN RECORDED MAIL TO:

Citizens Trust Bank
Birmingham Financial Center
C/O LOAN ADMINISTRATION DEPARTMENT
P.O. Box 4485
Atlanta, GA 30302



20151211000423910 1/3 \$320.00
Shelby Cnty Judge of Probate, AL
12/11/2015 11:36:37 AM FILED/CERT

SEND TAX NOTICES TO:

Citizens Trust Bank
Birmingham Financial Center
C/O LOAN ADMINISTRATION DEPARTMENT
P.O. Box 4485
Atlanta, GA 30302

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

Notice: The original principal amount available under the Note (as defined below), which was \$100,000.00 (on which any required taxes already have been paid), now is increased by an additional \$100,000.00.

THIS MODIFICATION OF MORTGAGE dated November 19, 2015, is made and executed between George R. McWhorter and wife, Grace A. McWhorter, as joint tenants with the rights of survivorship, whose address is 3561 Chippenham Dr, Birmingham, AL 35242 (referred to below as "Grantor") and Citizens Trust Bank, whose address is C/O LOAN ADMINISTRATION DEPARTMENT, P.O. Box 4485, Atlanta, GA 30302 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 19, 2007 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Mortgage date: 11-19-2007; **Recorded date:** 12-12-2007; **DB:** 20071212000560640; **Shelby County.**

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 3561 Chippenham Dr, Birmingham, AL 35242. The Real Property tax identification number is 03 9 30 0 002 079.000.

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

Increase HELOC credit limit from \$100,000.00 to \$200,000.00 with a new maturity date of 11-19-35.

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)

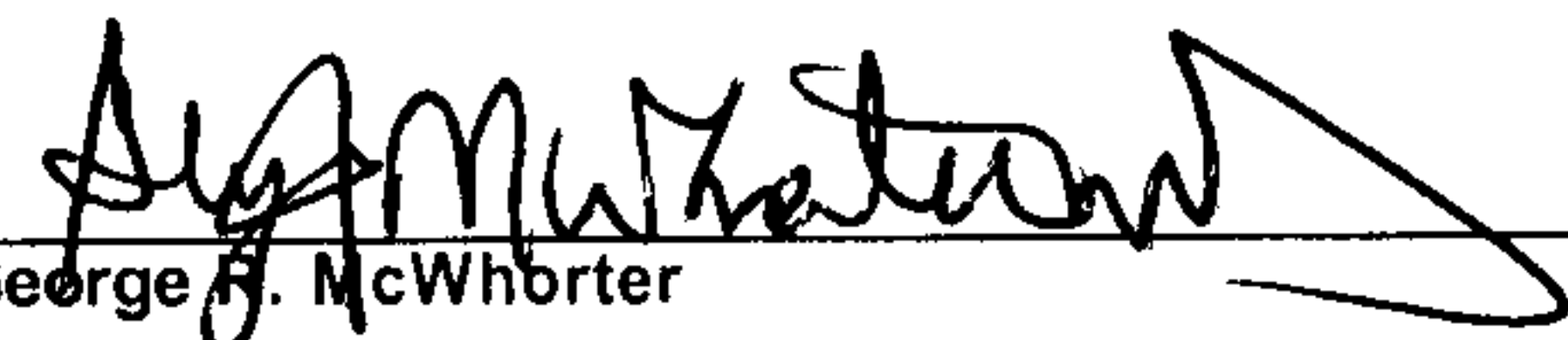
Loan No: 251006478

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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 NOVEMBER 19, 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  (Seal)
George R. McWhorter

X  (Seal)
Grace A. McWhorter

LENDER:

CITIZENS TRUST BANK

X  (Seal)
Kim Earl, VP Financial Relationship Manager


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This Modification of Mortgage prepared by:

Name: Kim Earl, VP, Financial Relationship Manager
Address: C/O LOAN ADMINISTRATION DEPARTMENT P.O. Box 4485
City, State, ZIP: Atlanta, GA 30302

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **George R. McWhorter and Grace A. McWhorter**, 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 19th day of November 20 15.


Notary Public

My commission expires April 11, 2016

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 251006478

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LENDER ACKNOWLEDGMENT

STATE OF Alabama

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) SS

COUNTY OF Jefferson

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **Kim Earl** whose name as **VP/Financial Relationship Manager of Citizens Trust 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 **VP/Financial Relationship Manager of Citizens Trust Bank**, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 19th day of November, 2015.

Heidi Carson
Notary Public

My commission expires April 14 2016