

When Recorded Return to:
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1260 Energy Lane
St. Paul, MN 55108

WHEN RECORDED MAIL TO:
Regions Bank
Collateral Management
201 Milan Parkway
Birmingham, AL 35211

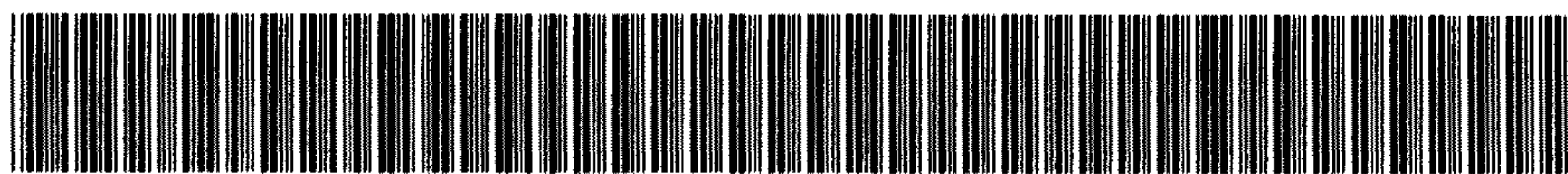
20161208000447730 1/3 \$171.00
Shelby Cnty Judge of Probate, AL
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SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

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MODIFICATION OF MORTGAGE



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Notice: The original principal amount available under the Note (as defined below), which was \$50,000.00 (on which any required taxes already have been paid), now is increased by an additional \$100,000.00.

THIS MODIFICATION OF MORTGAGE dated November 10, 2016, is made and executed between JOHN E KRAUSER, whose address is 109 CABALLO CIR, CHELSEA, AL 35043; PATRICIA J KRAUSER, whose address is 109 CABALLO CIR, CHELSEA, AL 35043; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 70 James B. Payton Boulevard, Sylacauga, AL 35150 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 27, 2014 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 04/17/2014 IN THE SHELBY COUNTY JUDGE OF PROBATE COURT, AL IN DOCUMENT NUMBER 20140417000112100.

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:

ESTATE 14, ACCORDING TO THE SURVEY OF HIGH CHAPARRAL, FIRST SECTOR, AS RECORDED IN MAP BOOK 12, PAGE 57, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

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

BEING THE SAME PREMISES CONVEYED TO JOHN E. KRAUSER AND PATRICIA J. KRAUSER, FOR AND DURING THEIR JOINT LIVES AS JOINT TENANTS AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM FROM MARIO PEREZ AND WIFE, JANIE PEREZ BY WARRANTY DEED, JOINT TENANCY WITH RIGHT OF SURVIVORSHIP DATED 11/30/2007, AND RECORDED ON 12/4/2007, DOCUMENT # 20071204000549030, IN SHELBY COUNTY, AL.

The Real Property or its address is commonly known as 109 CABALLO CIR, CHELSEA, AL 35043.

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 \$50,000.00 to \$150,000.00.

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.

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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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 NOVEMBER 10, 2016.

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 [Signature] (Seal)
JOHN E KRAUSER

X [Signature] (Seal)
PATRICIA J KRAUSER

LENDER:

REGIONS BANK

X [Signature] (Seal)
Authorized Signer
India Lore

This Modification of Mortgage prepared by:

Name: Helena Lukachi
Address: 2050 Parkway Office Circle
City, State, ZIP: Hoover, AL 35244

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Talladega)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JOHN E KRAUSER, 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 10 day of November, 2016.

Notary Public

My commission expires MY COMMISSION EXPIRES NOVEMBER 16, 2016

[Signature]
Lange Scripps

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Talladega)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that PATRICIA J KRAUSER, 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 10 day of November, 2016.

Notary Public

My commission expires MY COMMISSION EXPIRES NOVEMBER 16, 2016

[Signature]
Lange Scripps



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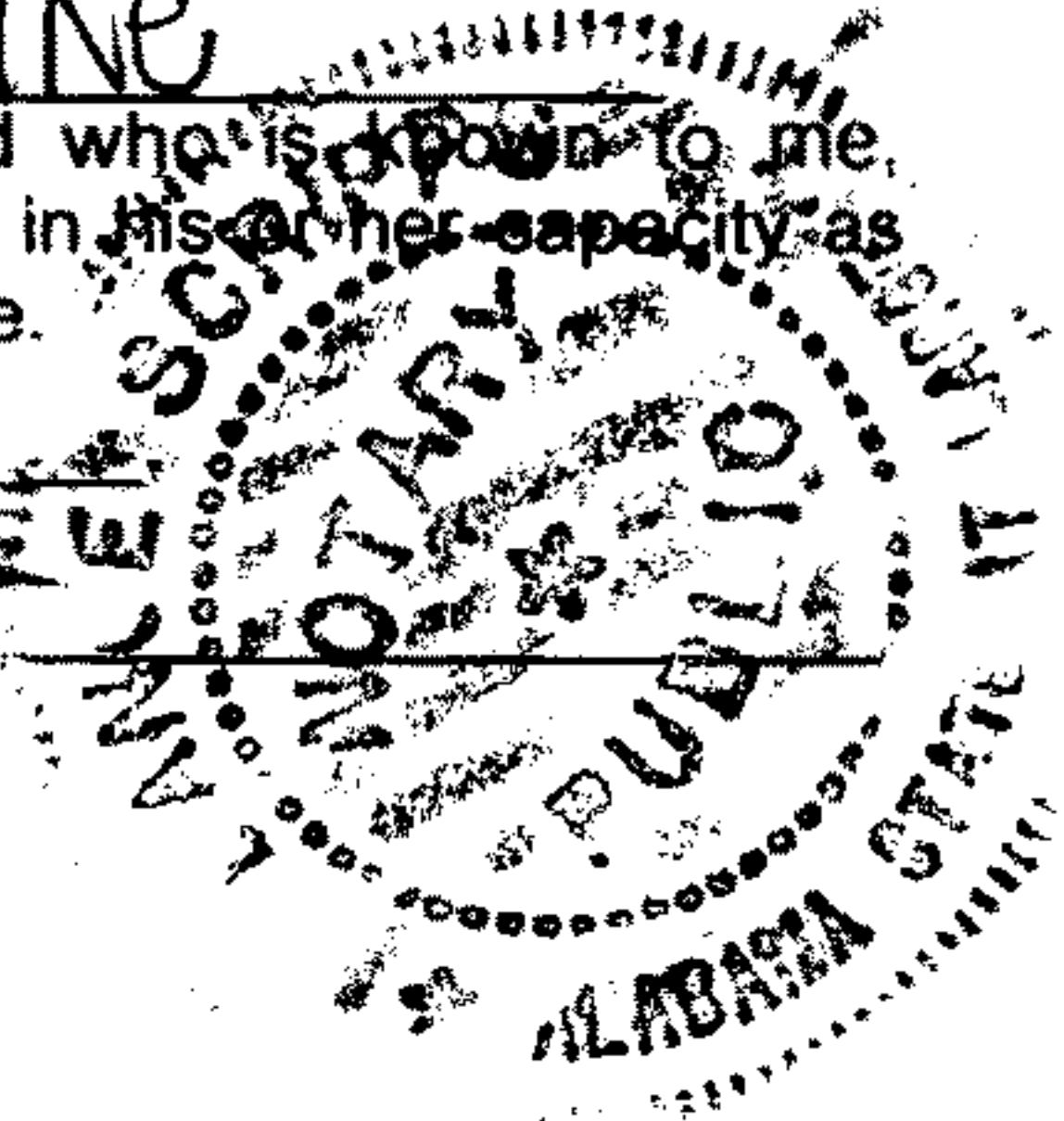
MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
)
COUNTY OF Talladega) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that India Lane
whose name as Financial Specialist 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 Financial Specialist of Regions Bank, executed the same voluntarily on the day same bears date.
Given under my hand and official seal this 10 day of November, 2016

My commission expires MY COMMISSION EXPIRES NOVEMBER 16, 2018

India Lane
Notary Public
Lane Scripps




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