


This Instrument was prepared by:  
Foster D. Key, Attorney at Law  
P. O. Box 360345  
Birmingham, Alabama 35236

  
20170103000000680 1/2 \$19.00  
Shelby Cnty Judge of Probate, AL  
01/03/2017 11:47:11 AM FILED/CERT

**MORTGAGE MODIFICATION AGREEMENT**

STATE OF ALABAMA  
COUNTY OF SHELBY

For and in consideration of the mutual benefits to EBSCO FEDERAL CREDIT UNION and the undersigned borrowers, BENJAMIN F. TEW and wife, TIANA M. TEW, and other good and valuable consideration, the parties hereto agree to modify the following mortgage loan:


Account Number: 16244 Loan Number: 5

Evidenced by a Balloon Real Estate Note or the loan documents dated October 17, 2011 and mortgage dated simultaneously therewith, filed in the Probate office of the County named above on the 24TH day of OCTOBER, 2011 in Instrument No. 20111024000316360 in the original amount of \$456,700.00 payable in Monthly installments of \$1,575.00 due each Month on the 30<sup>th</sup> day of each month with a balloon payment of \$455,433.02, with the loan term of 5 years with a Maturity Date of October 30, 2016.

Whereas BENJAMIN F. TEW and wife, TIANA M. TEW have requested that EBSCO FEDERAL CREDIT UNION modify their Balloon Real Estate Note and Mortgage, and that the term of the loan be changed from 5 years to 5 years 8 months years and that the Maturity Date be changed to June 30, 2017 and whereas the EBSCO FEDERAL CREDIT UNION has agreed to change the term of the loan to 5 years 8 months with the Maturity Date of June 30, 2017 and that the payment due date will remain the same. All other terms and conditions of said mortgage and loan shall not change and shall remain in full force and effect as originally executed.

The above changes are effective the day after signing this agreement.

AGREED this the 9 day of November, 2016.


EBSCO FEDERAL CREDIT UNION  
By:   
Its: Consumer Head Manager

Borrower - BENJAMIN F. TEW

  
Borrower - TIANA M. TEW



STATE OF ALABAMA  
COUNTY OF SHELBY

  
20170103000000680 2/2 \$19.00  
Shelby Cnty Judge of Probate, AL  
01/03/2017 11:47:11 AM FILED/CERT

I, the undersigned, a notary public in and for said county, in said state, hereby certify that Brian K Spann, whose name as Consumer Loan Manager of EBSCO FEDERAL, a federally chartered Credit Union, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance he/she, as such officer and with full authority, executed for and as the act of said Credit Union.

Given under my hand and seal this the 9 day of October, 2016.

Leigh A. Bussery  
Notary Public  
My Commission Expires: 12-12-18

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned, a Notary Public, hereby certify that Benjamin F. Tew and wife, Tiana M. Tew, whose names are signed to the foregoing Agreement and who are known to me, acknowledged before me on this day that, being informed of the contents herein above, they executed the same voluntarily on the day the same bears date.

Subscribed and sworn to, before me, this 9 day of October, 2016..

Leigh A. Bussery  
Notary Public  
My Commission expires 12-12-18