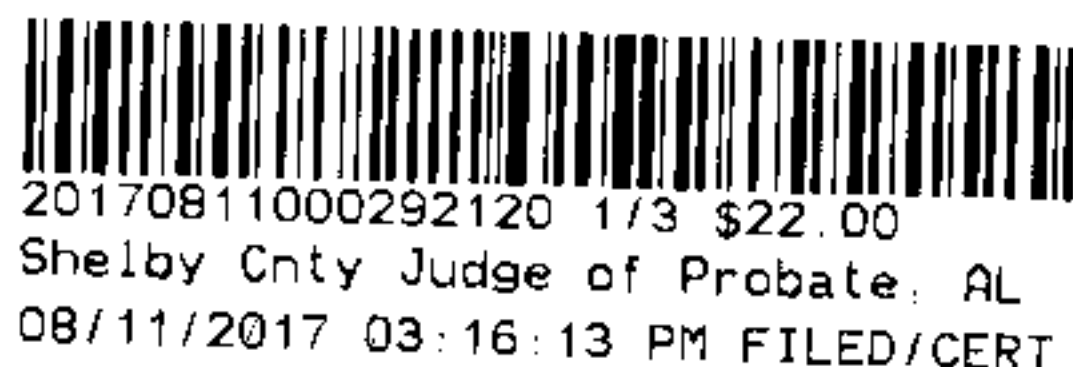


STATE OF ALABAMA

SHELBY COUNTY



*This instrument was prepared by:*  
Karen Stewart  
Greater Birmingham Habitat for  
Humanity, Inc.  
PO Box 540  
Fairfield, AL 35064

### MODIFICATION AGREEMENT

This Modification Agreement is made and entered into this 1<sup>st</sup> day of August, 2017 by and between Tammy Taylor-Williams, a married woman, formerly known as Tammy Rebecca Taylor, (hereinafter referred to as "Borrower") and Greater Birmingham Habitat for Humanity, Inc. (hereinafter referred to as "Lender") for the property located at 1252 Johnson Street, Helena, AL 35080.

### WITNESSETH

WHEREAS, Borrower executed an adjustable rate note (the "Note") in favor of the Lender dated September 24, 2004, in the original principal amount of \$40,500.00; and

WHEREAS, Borrower executed a mortgage, deed of trust or security deed (the "Security Instrument") dated September 24, 2004, in favor of the Lender securing the indebtedness herein by referenced Note with a parcel of land described on Exhibit "A" attached hereto and incorporated therein by referenced and being more particularly described in said Security Instrument; and

WHEREAS, the above referenced Security Instrument was recorded as instrument number 20050406000158540, in Shelby, Alabama, recorded on April 6, 2005; and

WHEREAS, the parties now desire to amend and modify the Note and the Security Instrument to provide for changes in the terms;

NOW THEREFORE, in consideration of Ten and 00/100 Dollars (\$10.00) and other good and valuable consideration, the receipt and sufficiency of which is herein acknowledged, the parties do herein agree to the modification of the Note and the Security Instrument as herein set forth:

#### 1.

The Note is herein amended and modified as follows: (appropriate boxes are marked)

- ☐ Paragraph 3(A) of the Note is herein amended to provide that the monthly payments will begin August 1, 2017, and the maturity date will be December 1, 2027.
- ☐ Paragraph 3(B) of the Note is herein amended to provide that the monthly payments will be in the amount of \$200.00, and to further provide that this amount will not change during the term of the Note.

#### 2.

The Security Instrument is herein amended and modified as follows:

- ☐ Effective as of this date, the new maturity date shall be December 1, 2027.

#### 3.

All other terms and provision of the Note and the Security Instrument not herein specifically amended and modified shall remain in full force and effect as originally set forth in the respective documents. Nothing contained herein shall be understood or construed to be a satisfaction or release in whole or in part of the Note or Security Instrument.

#### 4.

Borrower herein represents and warrants that it is not in default under the terms of the Note or the Security Instrument, and further that it knows of no event that has occurred which, but for the passage of time, would constitute an event of default under the terms of the Note or the Security Instrument.





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 Shelby Cnty Judge of Probate, AL  
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5.

- ☐ There are no intangible taxes due upon the recording of this Modification Agreement because the intangible tax was paid at the time of the recording of the Security Instrument and the amount of the underlying indebtedness has not increased.

In witness whereof, the undersigned Borrower has hereunto set their hands and affixed their seals as of the day and year first above written.

AS TO BORROWER:

BORROWER

Signed, sealed and delivered in the presence of:

Karen Stewart Tammy Taylor-Williams (Seal)  
 Witness Tammy Taylor-Williams

In witness whereof, the undersigned Lender has hereunto set their hands and affixed their seals as of the day and year first above written.

AS TO LENDER:

LENDER

Signed, sealed and delivered in the presence of:

Karen Stewart Charles Moore (Seal)  
 Witness Charles Moore  
 Title: President & CEO

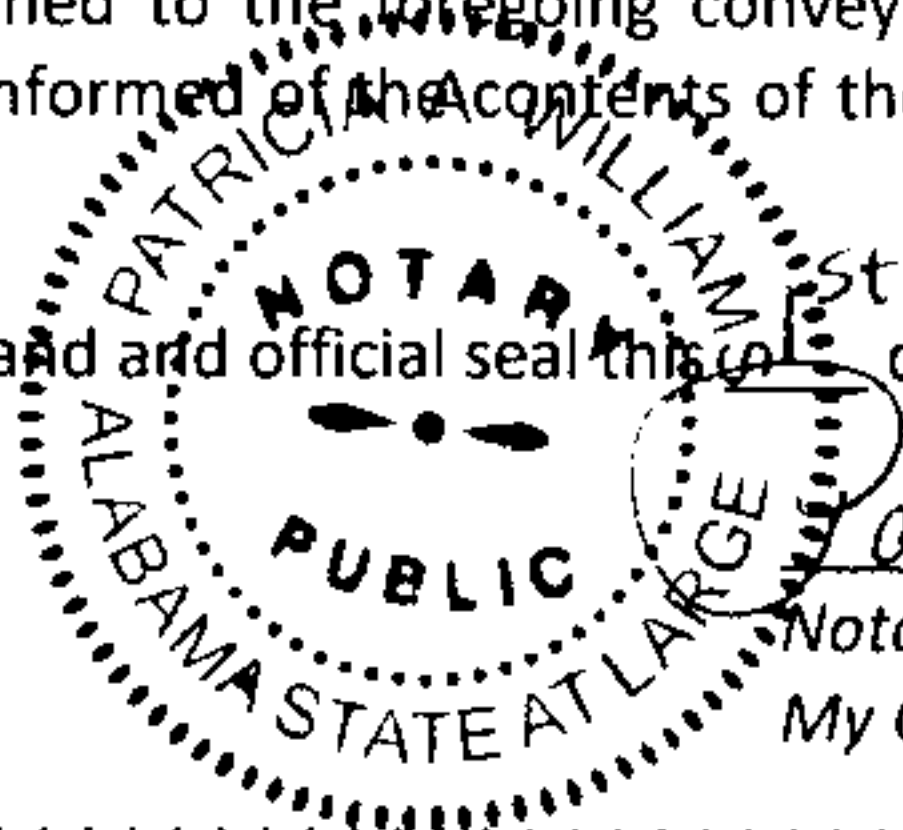
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#### ACKNOWLEDGEMENT AS TO BORROWER

STATE OF ALABAMA )  
 :  
 SHELBY COUNTY )

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Tammy Taylor-Williams whose name 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 she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 1st day of August, 2017.



Patricia A. Williams  
 Notary Public:  
 My Commission Expires: 2/7/21

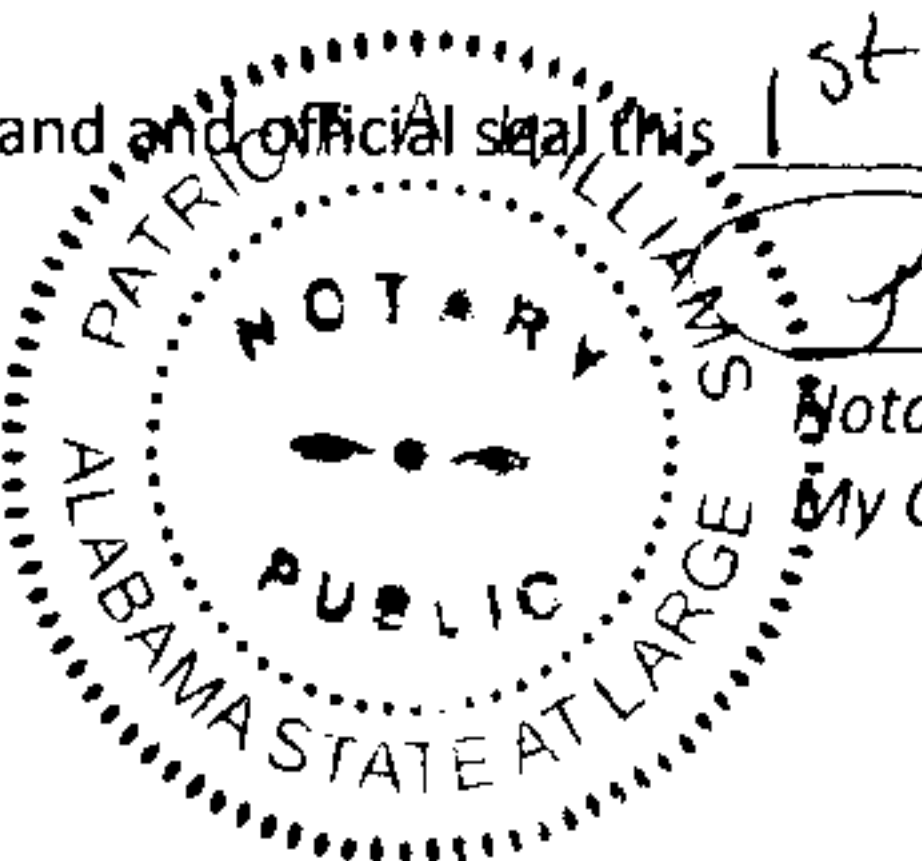
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#### ACKNOWLEDGEMENT AS TO LENDER

STATE OF ALABAMA )  
 :  
 SHELBY COUNTY )

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Charles Moore as President & CEO of Greater Birmingham Habitat for Humanity, Inc whose name 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 executed the same voluntarily and with full authority as President & CEO on the day the same bears date.

Given under my hand and official seal this 1st day of August, 2017.



Patricia A. Williams  
 Notary Public:  
 My Commission Expires: 2/7/21



Exhibit "A"

Property Description

A house and lot at 1252 Johnson Street, Helena, AL 35080, more particularly described as: Lots 10 and 11 of Block B according to a map of Liberty Heights, drawn by H I Pickett, civil engineer and surveyor, adopted by the owner, G B Pickett on 05 December 1923, and recorded in map book 3, page 26 of the Shelby County Alabama Probate Records.



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