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06/13/2018 09:24:38 AM  
MORTAMEN 1/2

WHEN RECORDED, RETURN TO:  
FIRST AMERICAN TITLE INSURANCE CO.  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114

SEND TAX NOTICES TO:  
ROBERT A. DUNCAN, JR. aka ROBERT A. DUNCAN  
TRACY M. DUNCAN  
3912 CANNOCK DRIVE  
BIRMINGHAM, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

53914904



\*00000000010012910500074004262018

THIS MODIFICATION OF MORTGAGE dated April 26, 2018, is made and executed between ROBERT A. DUNCAN, JR. aka ROBERT A. DUNCAN, whose address is 3912 CANNOCK DRIVE, BIRMINGHAM, AL 35242 and TRACY M. DUNCAN, whose address is 3912 CANNOCK DRIVE, BIRMINGHAM, AL 35242; Husband and Wife (referred to below as "Grantor") and ServisFirst Bank, whose address is 2500 WOODCREST PLACE, BIRMINGHAM, AL 35209 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 6, 2006 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED NOVEMBER 17, 2006 IN INSTRUMENT #20061117000564590; MODIFICATION DATED APRIL 15, 2013 RECORDED MAY 30, 2013 IN INSTRUMENT 20130530000221190 .

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:

Lot 199, according to the Survey of Brook Highland, an Eddleman Community 6th Sector, 1st Phase, as recorded in Map Boon 14 Page 83 A&B in the Probate Office of Shelby County, Alabama

The Real Property or its address is commonly known as 3912 CANNOCK DRIVE, BIRMINGHAM, AL 35242.

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

INCREASING PRINCIPAL AMOUNT FROM \$217,500.00 TO \$277,450.00. THE MATURITY DATE HAS BEEN EXTENDED TO JUNE 6, 2038. THE CURRENT INDEBTEDNESS AMOUNT IS \$59,950.00.

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.

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 26, 2018.

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)  
ROBERT A. DUNCAN, JR. aka ROBERT A. DUNCAN

X [Signature] (Seal)  
TRACY M. DUNCAN

LENDER:

SERVISFIRST BANK  
X [Signature] (Seal)  
KILEY ELMORE, Vice President

This Modification of Mortgage prepared by:

Name: BEATRIZ BOWMAN  
Address: 2500 WOODCREST PLACE  
City, State, ZIP: BIRMINGHAM, AL 35209

DUNCAN  
53914904 AL  
FIRST AMERICAN ELS  
MODIFICATION AGREEMENT

Loan No: 100129105

MODIFICATION OF MORTGAGE  
(Continued)

Page 2

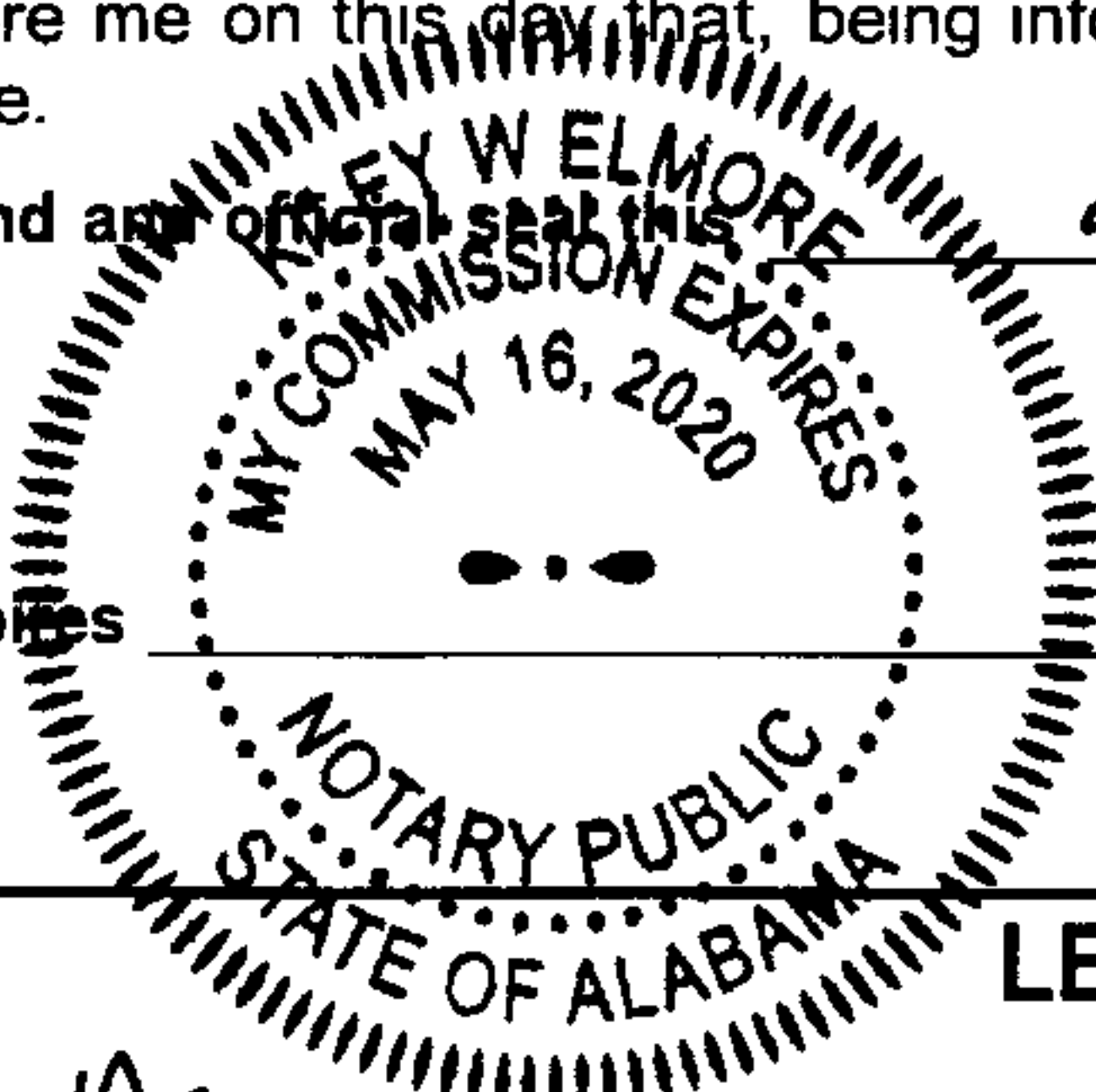
INDIVIDUAL ACKNOWLEDGMENT

STATE OF AL )  
COUNTY OF Jefferson ) SS  
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **ROBERT A. DUNCAN, JR. aka ROBERT A. DUNCAN and TRACY M. DUNCAN, 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 27<sup>th</sup> day of April, 2018.  
[Signature]  
Notary Public

My commission expires \_\_\_\_\_



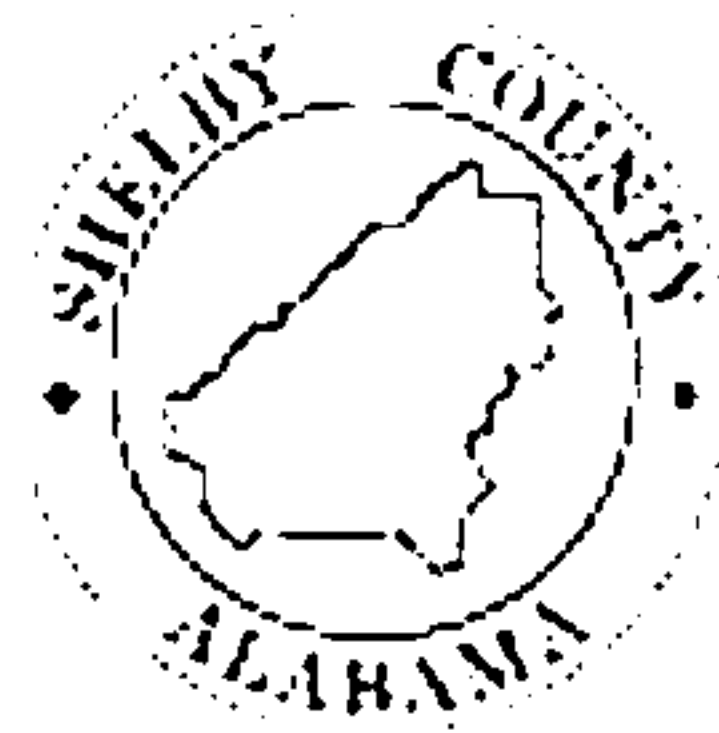
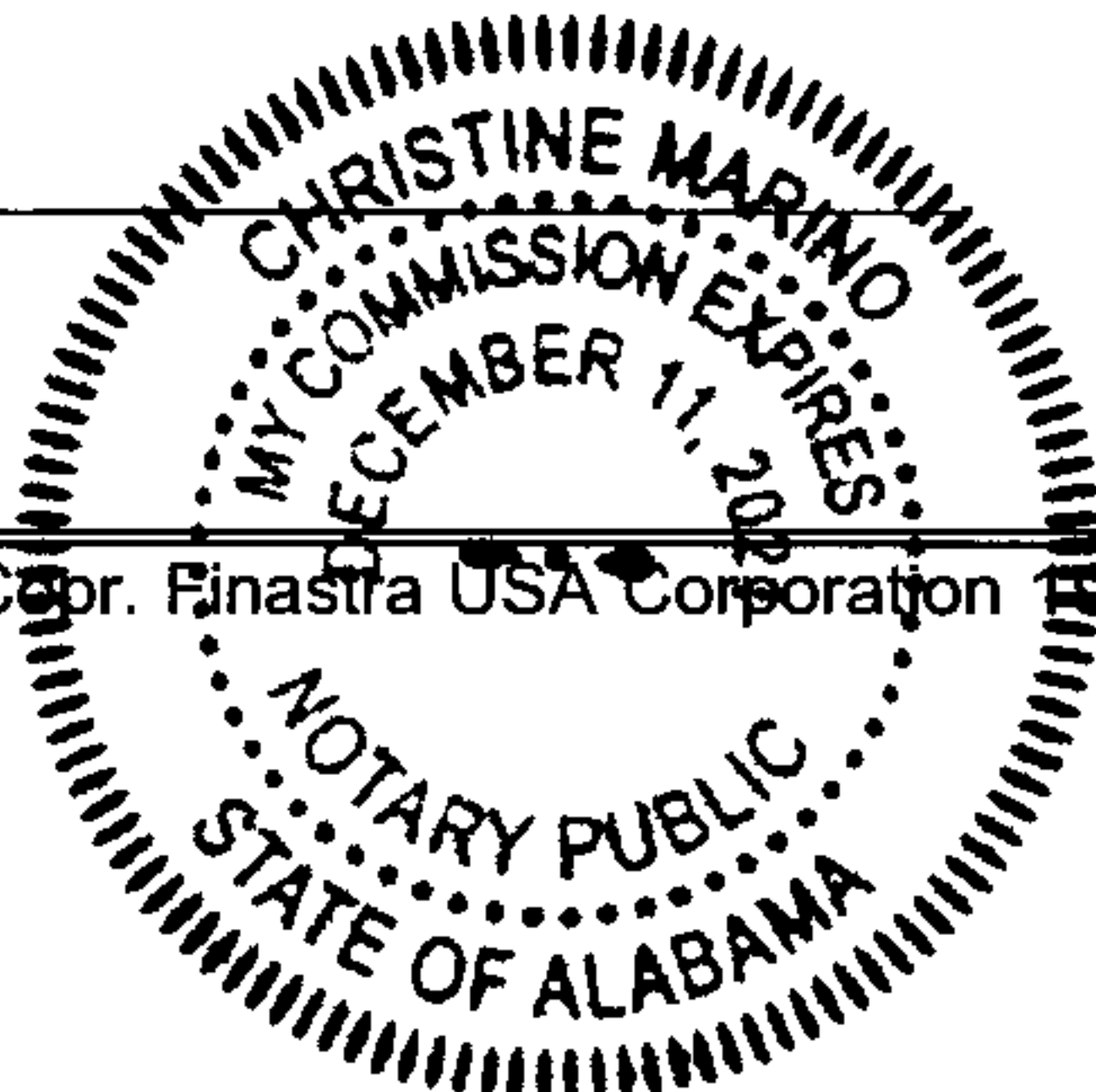
LENDER ACKNOWLEDGMENT

STATE OF AL )  
COUNTY OF Jefferson ) SS  
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **KILEY ELMORE** whose name as **Vice President of ServisFirst 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 **Vice President of ServisFirst Bank**, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 27 day of April, 2018.  
[Signature]  
Notary Public

My commission expires \_\_\_\_\_



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
06/13/2018 09:24:38 AM  
S434.25 CHERRY  
20180613000208790

[Signature]