

This instrument was prepared by

SOUTHFIRST BANK (name)

126 N NORTON AVE, SYLACAUGA, AL 35150 (address)



20180822000300830 1/3 \$22.00  
Shelby Cnty Judge of Probate, AL  
08/22/2018 10:57:42 AM FILED/CERT

\_\_\_\_ State of Alabama \_\_\_\_\_

\_\_\_\_ Space Above This Line For Recording Data \_\_\_\_\_

## MODIFICATION OF MORTGAGE

**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is 08-07-2018.

The parties and their addresses are:

**MORTGAGOR:** AMMAR S. ALDAHER AND MELANIE ELISABETH SAEM ALDAHER, HUSBAND & WIFE  
100 HIGHLAND VIEW DRIVE  
BIRMINGHAM, AL 35242

**LENDER:** SOUTHFIRST BANK--SYLACAUGA  
ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA  
126 NORTH NORTON AVENUE  
P.O. BOX 167 SYLACAUGA, AL 35150

**BACKGROUND.** Mortgagor and Lender entered into a Security Instrument dated 06-07-2017 and recorded on 06-20-2017. The Security Instrument was recorded in the records of SHELBY County, Alabama at INSTRUMENT NUMBER #20170620000218900.

The property is located in SHELBY County at 100 HIGHLAND VIEW DRIVE, BIRMINGHAM, AL 35242.

Described as:

LOT 401, ACCORDING TO THE MAP OF HIGHLAND LAKES, 4TH SECTOR, PHASE I, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 19 AT PAGE 79 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BEING SITUATED IN SHELBY COUNTY, ALABAMA.

**MODIFICATION.** For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. *(Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)*

THE MAXIMUM AMOUNT OF LOAN#7670045531 IS REDUCED FROM \$500,000.00 TO \$493,700.00. NO OTHER CHANGES APPLY. THE MATURITY DATE REMAINS THE SAME.

☒ **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$493,700.00 ☒ which is a \$6,300.00 ☐ increase ☒ decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

**WARRANTY OF TITLE.** Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

**CONTINUATION OF TERMS.** Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

**SIGNATURES:** By signing below, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification.

**MORTGAGOR:**

(Signature) <u>AMMAR S. ALDAHER</u>	(Date) <u>8/7/18</u> (Seal)	(Signature) <u>Melanie E. Saem AldaHER</u>	(Date) <u>8/7/18</u> (Seal)
(Signature) _____	(Date) _____ (Seal)	(Signature) _____	(Date) _____ (Seal)
(Signature) _____	(Date) _____ (Seal)	(Signature) _____	(Date) _____ (Seal)

**LENDER: SOUTHFIRST BANK--SYLACAUGA**

By Tanya R. Barrett, VP (Seal)  
Tanya R. Barrett  
(Witness as to all signatures)

Samuel S. Keeney  
(Witness as to all signatures)



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**ACKNOWLEDGMENT:**

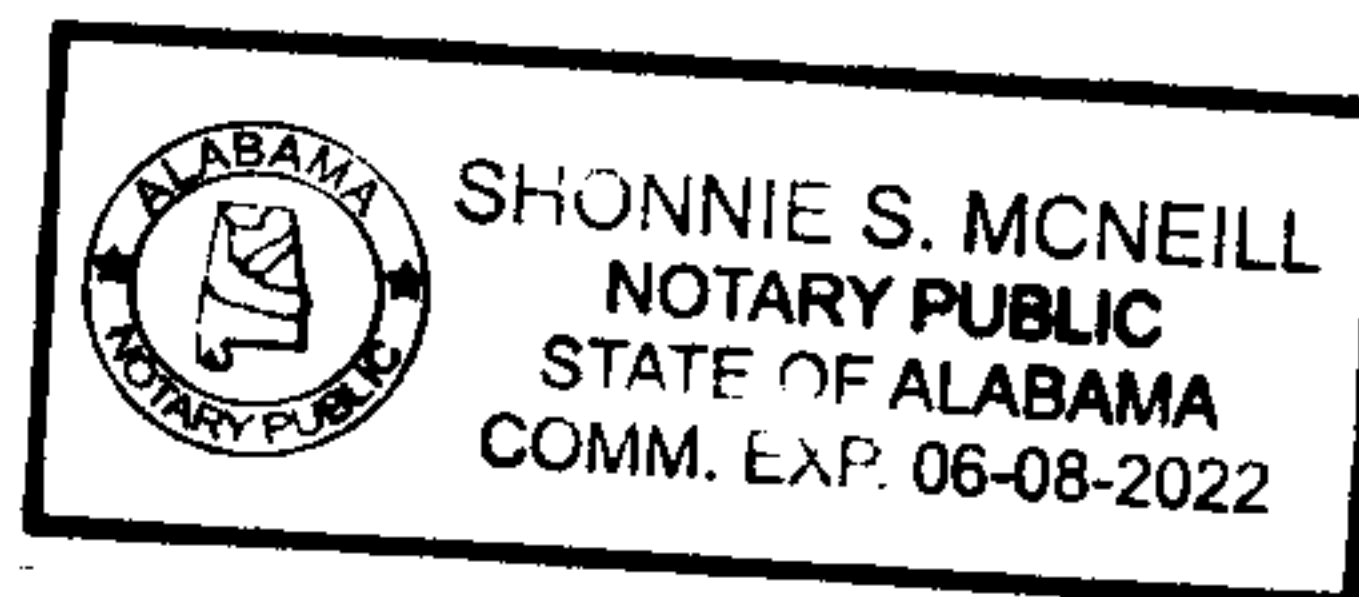
STATE OF ALABAMA, COUNTY OF \_\_\_\_\_ } ss.

(Individual) I, a notary public, hereby certify that AMMAR S. ALDAHER; MELANIE ELISABETH SAEM ALDAHER, HUSBAND & WIFE  
whose name(s) is/are signed to the foregoing  
conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of  
the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears  
date. Given under my hand this 7TH day of AUGUST, 2018.

My commission expires:

(Seal)

  
(Notary Public)




**ACKNOWLEDGMENT:**

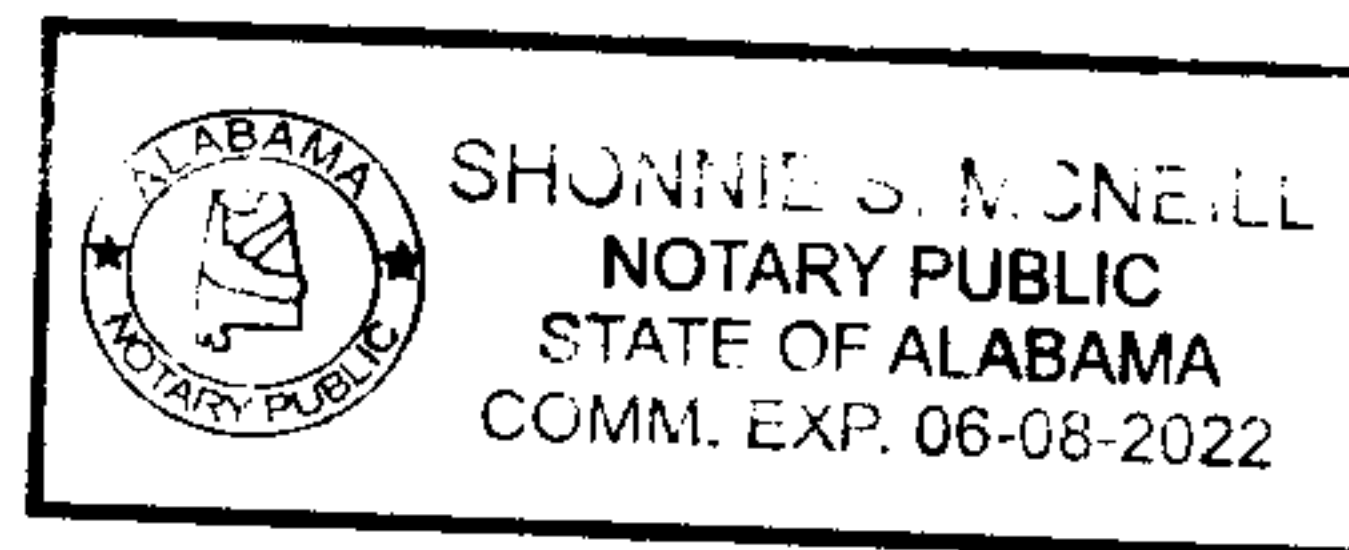
STATE OF AL, COUNTY OF \_\_\_\_\_ } ss.

(Lender) I, Shonnie S. McNeill, a notary public, in and for said  
County in said State, hereby certify that Tanya Barnett,  
whose name(s) as Vice President (Titles)  
of the SOUTHFIRST BANK--SYLACAUGA (Name of Business or Entity)  
a(n) \_\_\_\_\_, is/are signed to the foregoing instrument and who is known to me,  
acknowledged before me on this day that, being informed of the contents of the instrument, he/she/they,  
in his/her/their capacity as such \_\_\_\_\_ (Titles)  
executed the same voluntarily on the day the same bears date. Given under my hand this the 7TH day  
of AUGUST, 2018.

My commission expires:

(Seal)

  
(Notary Public)



Loan origination organization

NMLS ID 643823

Loan originator Shonnie S. McNeill

NMLS ID 655491



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