

20200109000012980 1/2 \$662.50
Shelby Cnty Judge of Probate, AL
01/09/2020 12:05:05 PM FILED/CERT

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is January 9, 2020.

MORTGAGOR(S): David W. Swinsick and Lura M. Swinsick, a married couple

LENDER: EvaBank
1710 Cherokee Avenue SW
Cullman AL 35055

BACKGROUND. Mortgagor(s) and Lender entered into a mortgage dated December 21, 2018 which was recorded on December 27, 2018. The mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, at Mortgage Book, Liber or Instrument 20181227000450570 Page(s) 1/8. The property is located in Shelby County, Alabama, at:

5397 Sunrise Drive; Birmingham AL 35242 (Property address)

and is described as: "SEE ATTACHED EXHIBIT "A"

If the Mortgagor as set forth in the original mortgage was married, his/her spouse has executed this Modification of Mortgage or the Mortgagor certifies that the property is not his/her homestead at the time of the execution of this Modification of Mortgage.

MODIFICATION. For value received, Mortgagor(s) and Lender agree to modify the original mortgage. Mortgagor(s) and Lender agree that this Modification continues the effectiveness of the original mortgage. The mortgage was given to secure the original debts and obligations that now have been modified. Together with this Modification, the mortgage now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. The modification is:

Increase amount to \$425,000.00 AND extend maturity date to 12/21/2020.

MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the mortgage at any one time will not exceed \$425,000.00 which is an \$93,500.00 increase in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the mortgage. Also, this limitation does not apply to advances made under the terms of the mortgage to protect Lender's security and to perform any of the covenants contained in the mortgage.

WARRANTY OF TITLE. Mortgagor(s) warrant that Mortgagor(s) is or will be lawfully seized of the estate conveyed by the mortgage and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor(s) 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 mortgage remain in effect.

SIGNATURES. By signing below, Mortgagor(s) agree to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification.

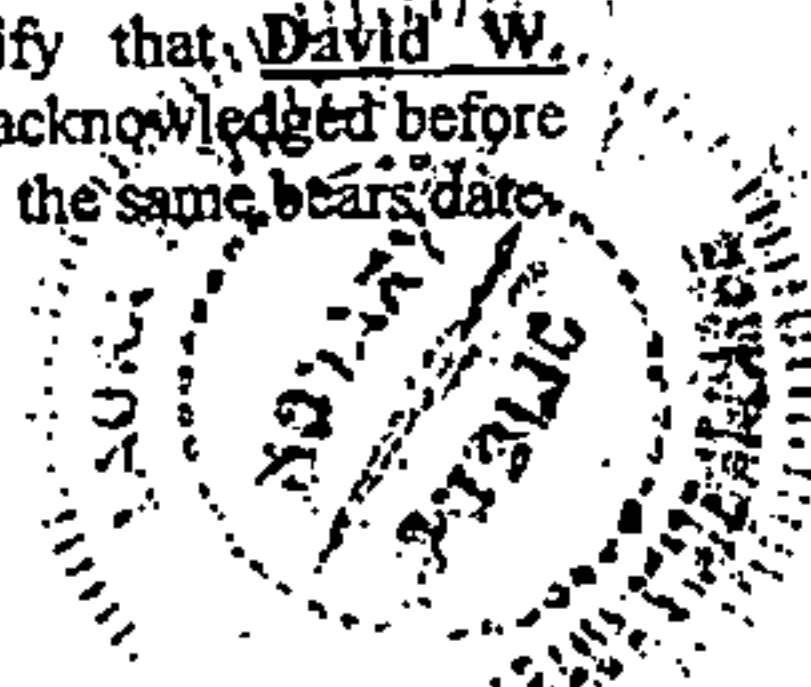
David W. Swinsick (Borrower)
Lura M. Swinsick (Borrower)

State of Alabama
Cullman County

ACKNOWLEDGMENT

I, Laura K. Vines, the undersigned authority hereby certify that David W. Swinsick, spouse of Lura M. Swinsick, 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/she executed the same voluntarily on the day the same bears date.
Given under my hand this 9th day of January, 2020.

Ra K. Vines
Notary Public
My commission expires:



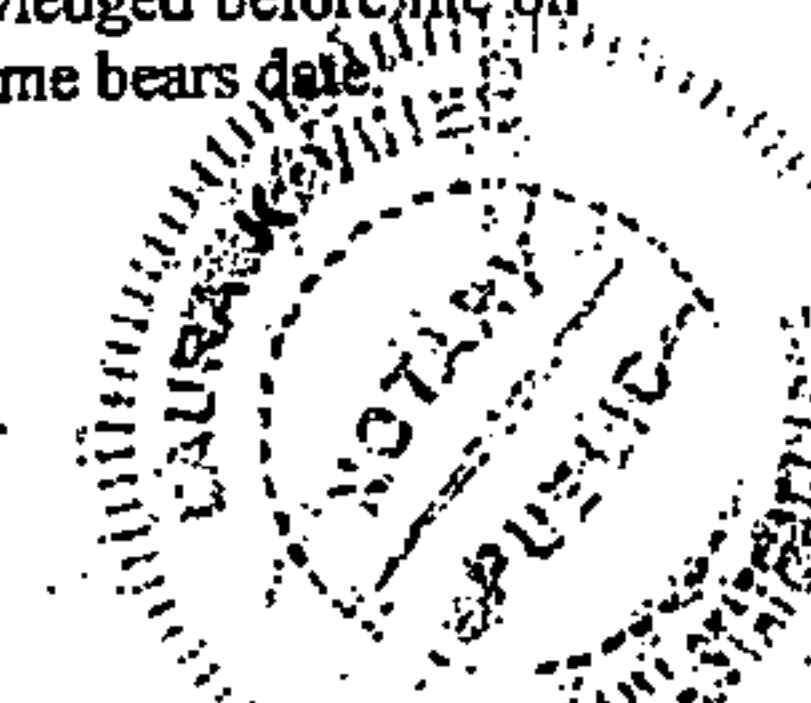
State of Alabama
Cullman County

ACKNOWLEDGMENT

My Commission Expires: August 4, 2020

I, Laura K. Vines, the undersigned authority hereby certify that Lura M. Swinsick, spouse of David W. Swinsick, 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/she executed the same voluntarily on the day the same bears date.
Given under my hand this 9th day of January, 2020.

Ra K. Vines
Notary Public
My commission expires:



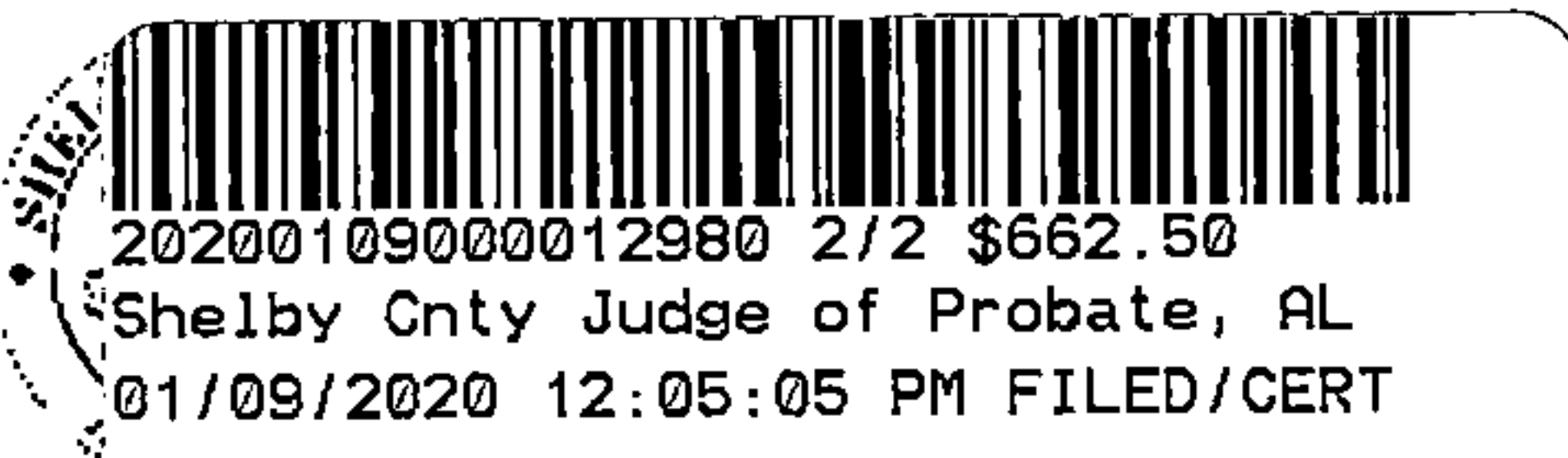
THIS INSTRUMENT PREPARED BY:
EvaBank
Thomas W. Russell
1710 Cherokee Ave SW, Cullman AL 35055

My Commission Expires: August 4, 2020

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EXHIBIT "A"
LEGAL DESCRIPTION

Lot 97, according to the Amended Map of Hickory Ridge, as recorded in Map Book 11, Page 79, in the Probate Office of Shelby County, Alabama.



na, County

Alvin S. Byrd