

Return To:

Andrea Gum
Truist Bank
111 Millport Circle
Greenville, SC 29607
Ln#6621288014
MIN #:100159966212880149
MERS Phone: 1-888-679-6377

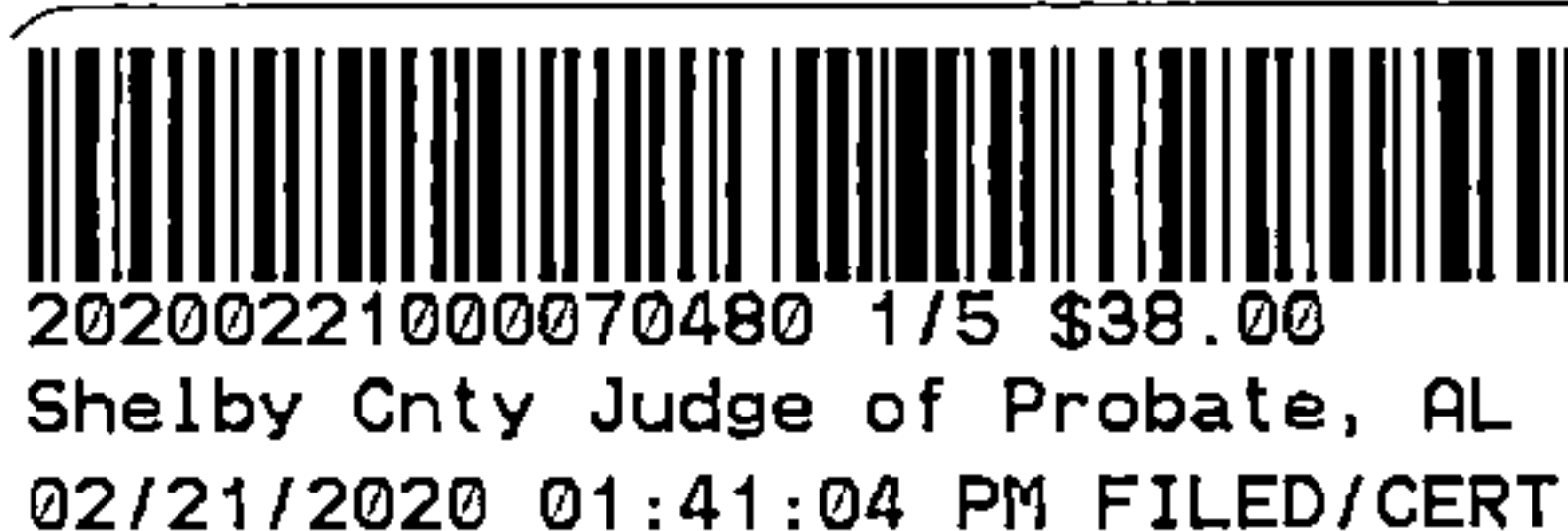
TO MODIFY THE MORTGAGE FILED OF RECORD 11/27/2019 AS INSTRUMENT NUMBER 20191127000441690

**NOTE AND SECURITY INSTRUMENT
MODIFICATION AND REAFFIRMATION AGREEMENT**

This **Loan Modification Agreement** (hereinafter referred to as "Modification Agreement") is made on November 20, 2019, between **Marsha Drennen, Individually and Trustee of the Marsha Drennen Revocable Living Trust, and James L. Drennen, husband and wife**, (hereinafter referred to as "Borrower") and **Truist Bank formerly known as Branch Banking and Trust Company** (hereinafter referred to as "Lender"), whose loan servicing address is 223 West Nash Street, Wilson, NC 27893, and **Mortgage Electronic Registration Systems, Inc.**, (hereinafter referred to as "Mortgagee"), **hereby amend, modify, reaffirm and supplement** (1) that certain Security Deed, Mortgage, or Deed of Trust, and any riders thereto (hereinafter referred to collectively as "Security Instrument") having been granted or assigned to Mortgage Electronic Registration Systems, Inc., as Mortgagee of record (solely as nominee for Lender and Lender's successors and/or assigns, as their interests may appear), at P.O. Box 2026, Flint, Michigan, 48501-2026, and recorded on November 27, 2019 in Instrument No. 20191127000441690 in the Office of the County Judge of Probate for Shelby County, Alabama; and (2) that Promissory Note, dated November 20, 2019, (hereinafter referred to as "Note") in favor of **Truist Bank formerly known as Branch Banking and Trust Company**, and any addenda thereto, and any previous modification(s) thereof, being in the original principal amount of Three Hundred Sixty Thousand and 00/100 Dollars (\$360,000.00), secured by said Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 121 Deerwood Lake Dr, Harpersville, AL 35078, the real property being more particularly described on **Exhibit "A"** attached hereto and incorporated herein by this reference.

WITNESSETH:

WHEREAS, Borrower now desires to modify the Note to add the date of the trust which was omitted and ratify said liens against the Property; and




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WHEREAS, Lender, the legal owner and holder of said Note and liens securing same, in consideration of the premises has agreed to modify the Note as hereinafter provided; and

WHEREAS, Borrower and Lender desire that the Security Instrument and Note be modified as herein provided but that all terms not so modified remain unchanged and in full force and effect.

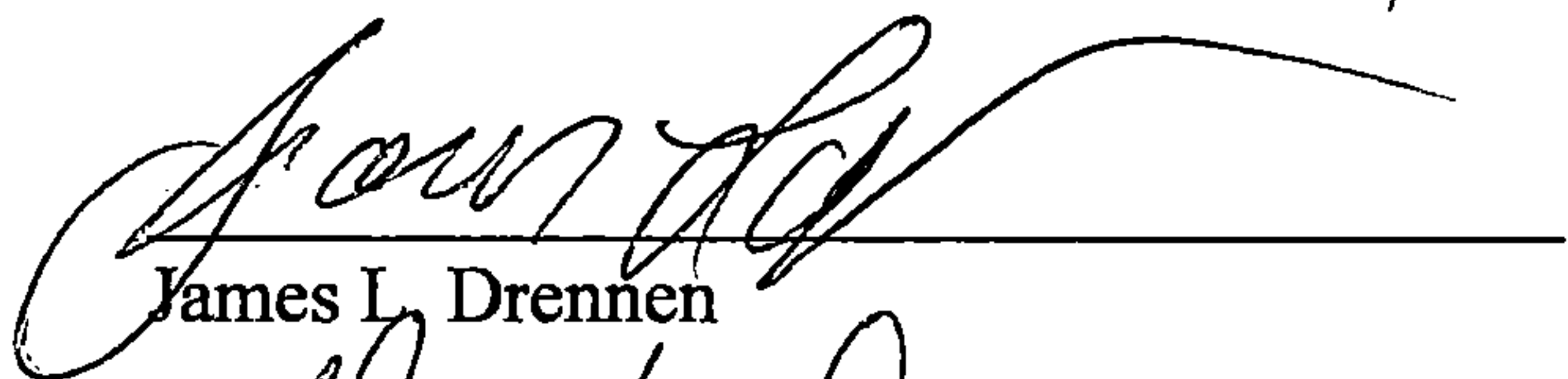
NOW, THEREFORE, in consideration of the foregoing, the parties hereto agree that the Note and Security Instrument are hereby modified as follows:

1. The date of the trust is hereby modified to January 31, 2018.
2. The Borrower hereby ratifies said liens on the Property until the Note as so modified hereby has been fully paid, and agrees that this modification, reaffirmation and/or extension shall in no manner affect or impair the Note or liens securing same and that said liens shall not in any manner be waived, but are acknowledged by Borrower to be valid and subsisting, the purpose of this instrument being simply to modify the Security Instrument and terms and provisions of the Note, the Security Instrument and the other instruments creating or fixing the liens securing same shall be and remain in full force and effect as therein written except as otherwise expressly provided herein. Borrower and Lender acknowledge and agree that neither this modification, reaffirmation and/or extension is intended to be, and shall not be deemed or constitute, a novation.
3. A breach or other default of any of the terms of this Agreement by Borrower shall constitute a breach of default under the Note and Security Instrument, and Lender shall thereupon have the right to seek all remedies available to it under the aforesaid loan instruments.
4. Borrower covenants and agrees that the rights and remedies of Lender under this Agreement are cumulative of, are not in lieu of but are in addition to, and their exercise or the failure to exercise them shall not constitute a waiver of, any other rights and remedies which Lender shall have under the Note or the Security Instrument.
5. Borrower covenants and agrees that this Agreement represents the final agreement between Borrower and Lender relating to the above described subject matter and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties hereto. Borrower further covenants and agrees that there are no unwritten oral agreements between parties hereto relating to the above described subject matter.

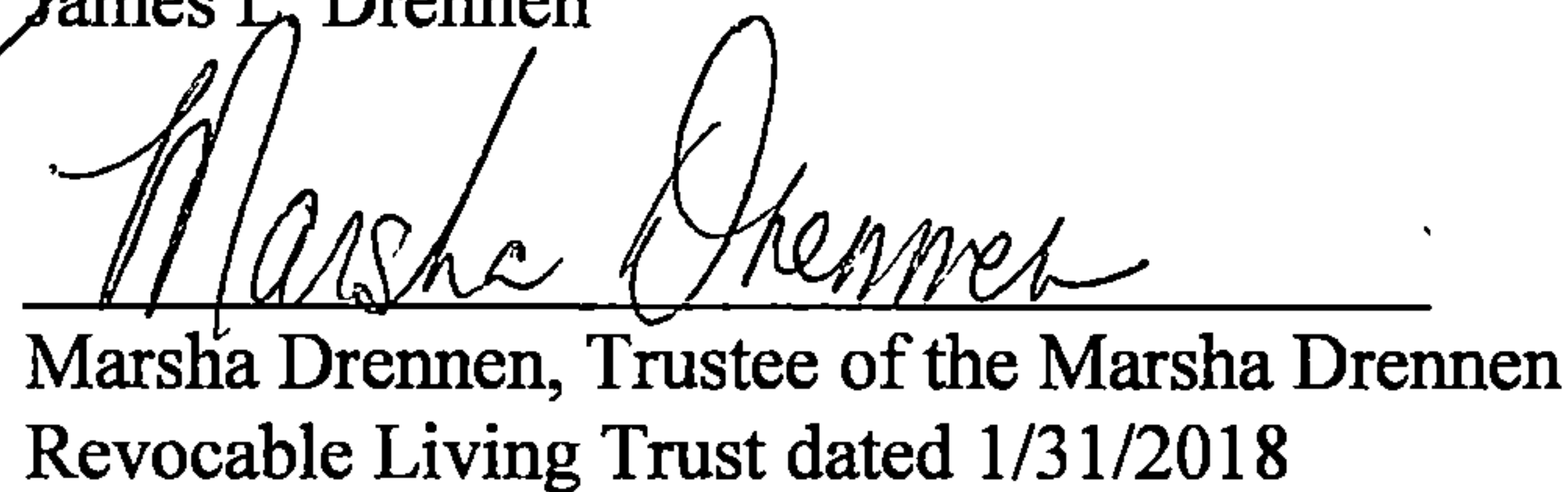

20200221000070480 2/5 \$38.00
Shelby Cnty Judge of Probate, AL
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Executed this 13th day of February, 2020.


James L. Drennen


Marsha Drennen


Marsha Drennen, Trustee of the Marsha Drennen
Revocable Living Trust dated 1/31/2018

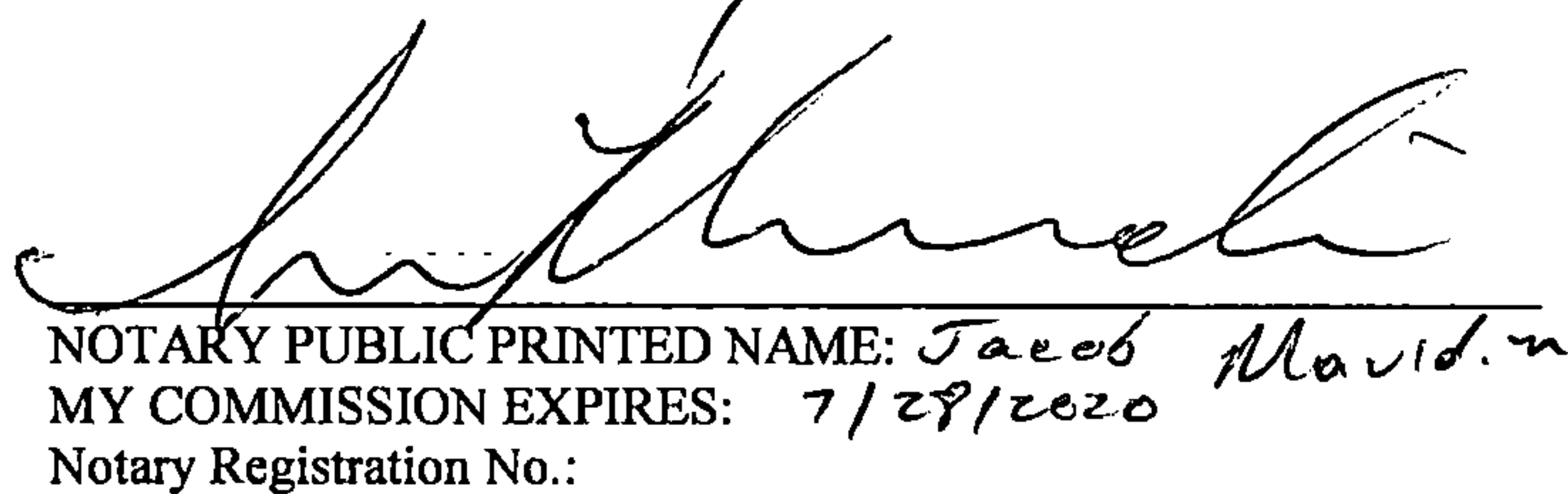
State of Alabama

County of Shelby


I, Jacob Mauldin, a Notary Public of said county and state, do hereby
certify that James L. Drennen and Marsha Drennen whose identity was evidenced to me by form of a
driver's license, personally appeared before me this day and acknowledged the due execution of the
foregoing instrument.

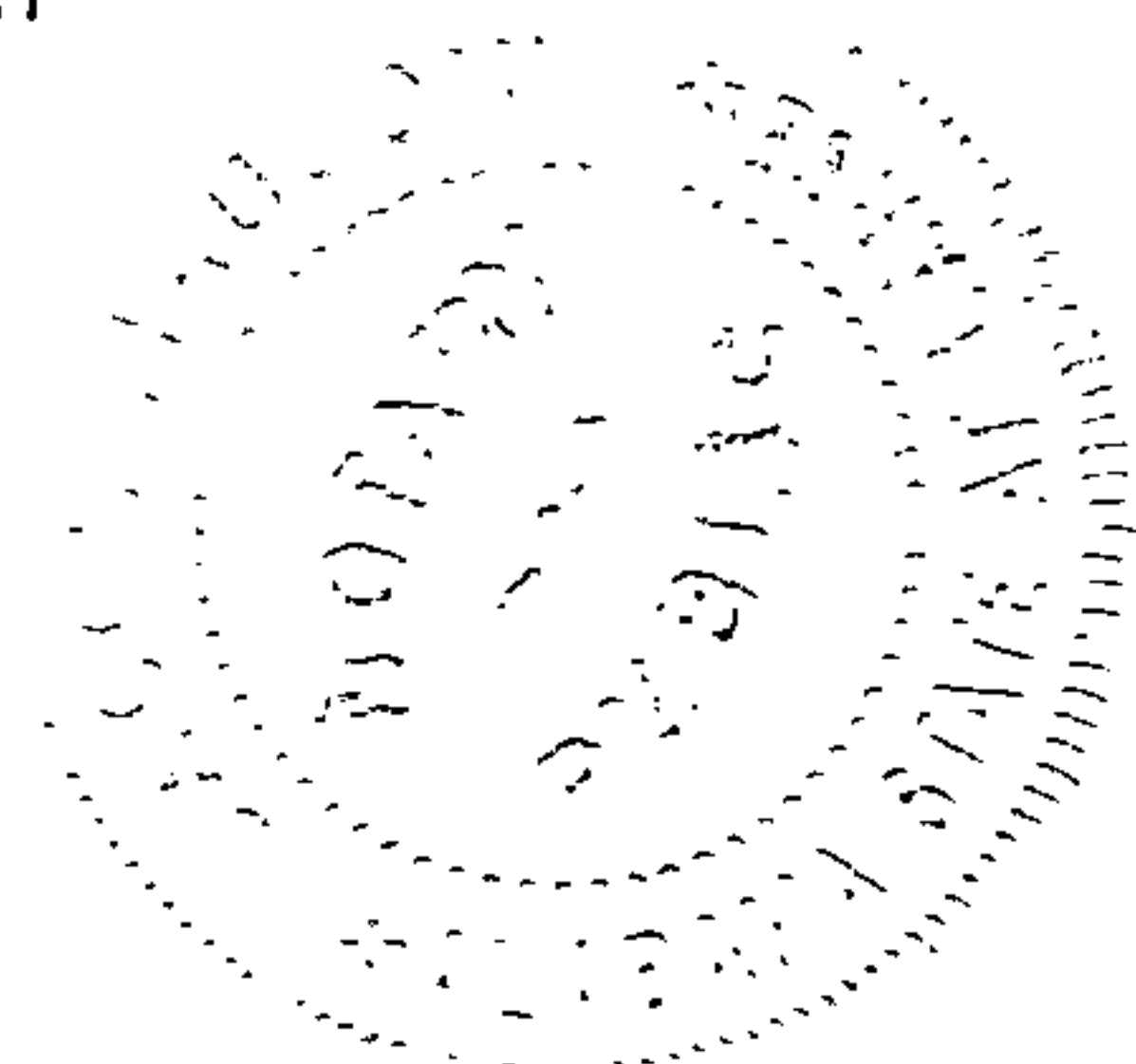
Witness my hand and official seal this 13th day of February, 2020.

{SEAL}


NOTARY PUBLIC PRINTED NAME: Jacob Mauldin
MY COMMISSION EXPIRES: 7/28/2020
Notary Registration No.:

JACOB MAULDIN
Notary Public, Alabama State At Large
My Commission Expires July 28, 2020


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ACCEPTED AND AGREED TO BY

Mortgage Electronic Registration Systems, Inc.

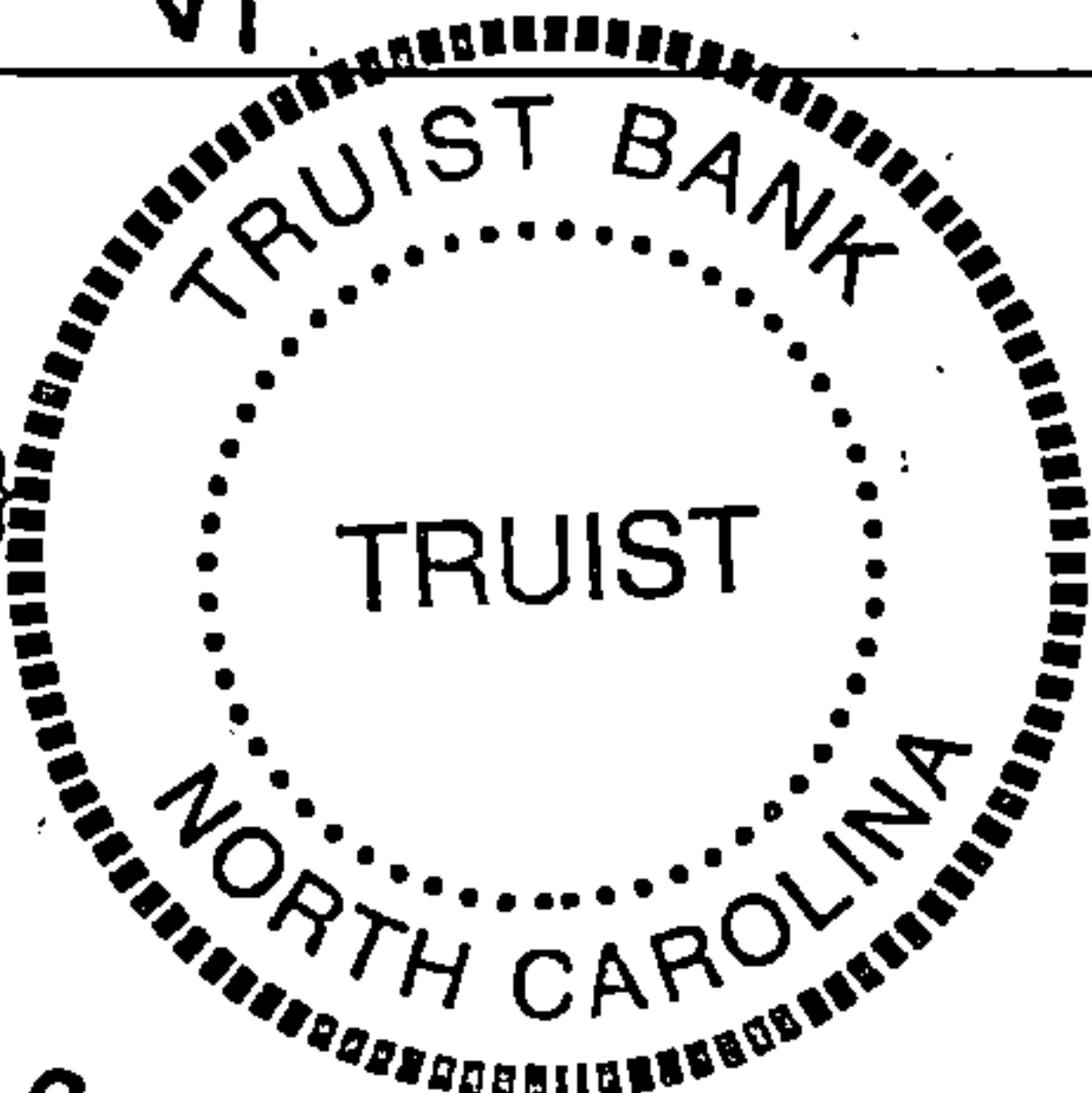
THE OWNER AND HOLDER OF SAID NOTE:

Truist Bank formerly known as
Branch Banking and Trust Company

By: Julie M. Palmer
Name: Julie M. Palmer
Title: VP

By: April J. Myers
Name: April J. Myers
Title: AJP

{Corporate Seal}



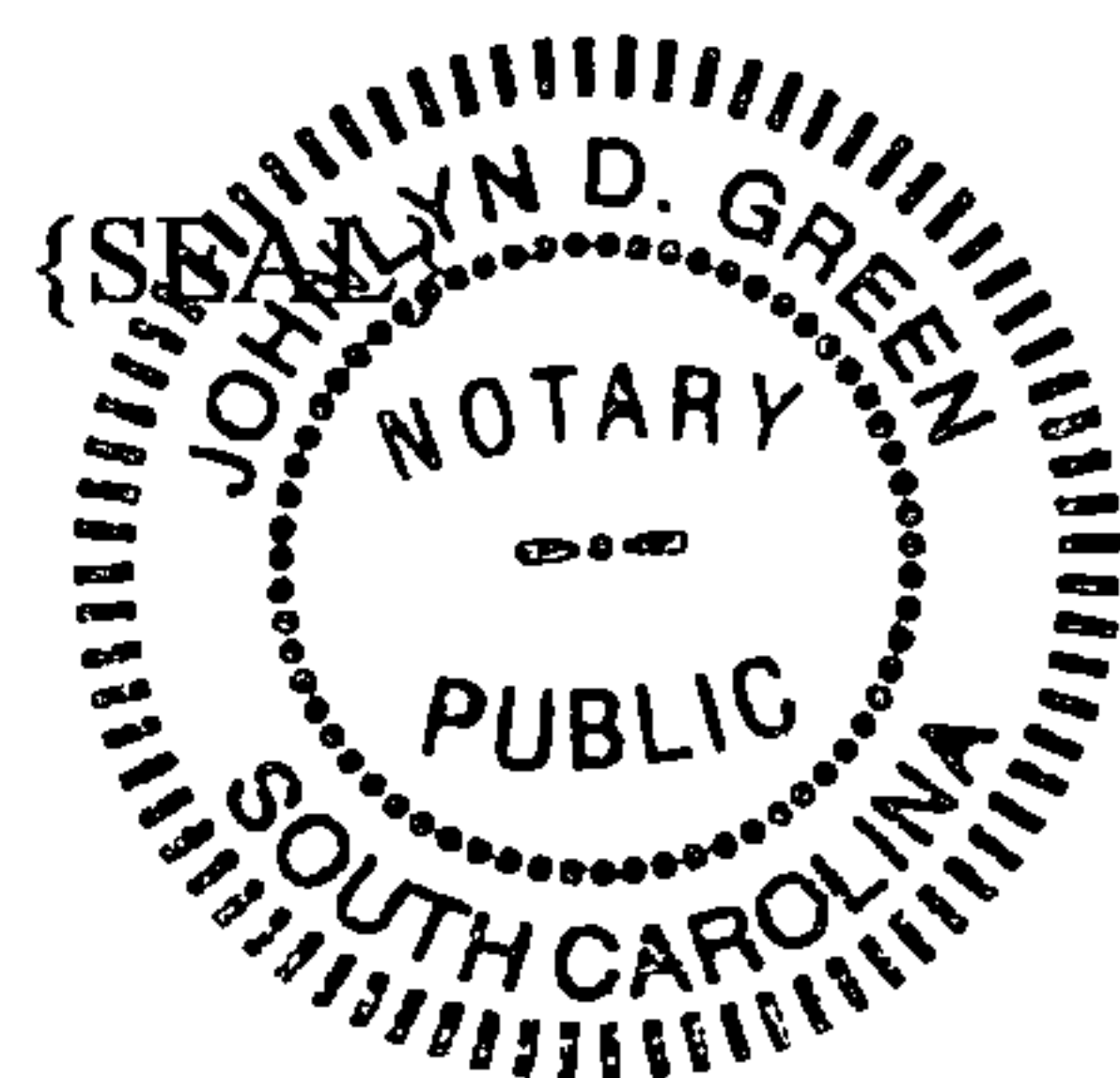
{Corporate Seal}



20200221000070480 4/5 \$38.00
Shelby Cnty Judge of Probate, AL
02/21/2020 01:41:04 PM FILED/CERT

State of SC
County of Greenville

This instrument was acknowledged before me on January 31, 2020 by Julie M. Palmer its VP on behalf of Truist Bank formerly known as Branch Banking and Trust Company. I, Johnlyn D. Green, a Notary Public of said county and state, do hereby certify the aforesaid Officer whose identity was evidenced to me by form of a driver's license, personally appeared before me this day and acknowledged the due execution of the foregoing instrument.



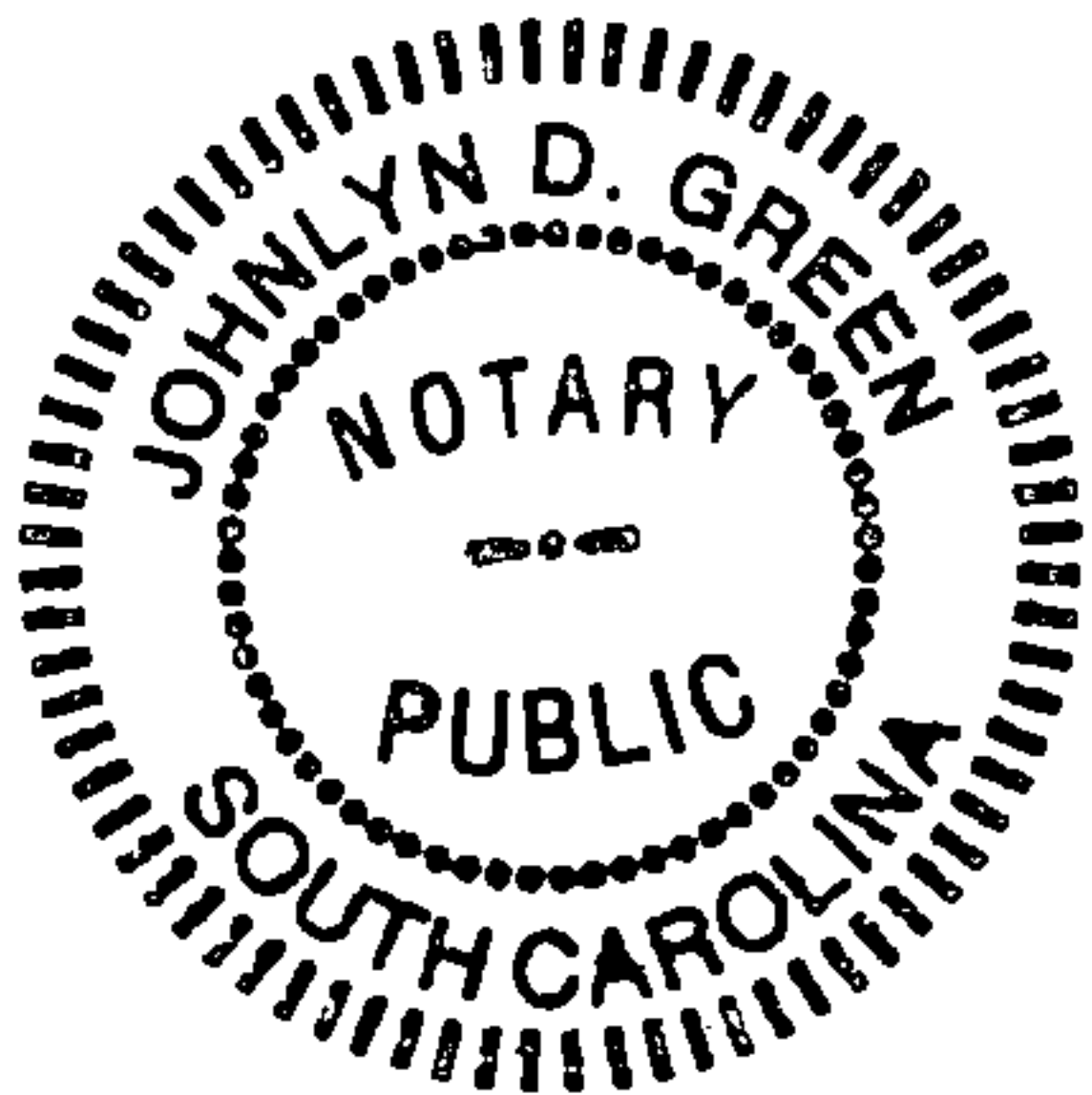
Johnlyn D. Green
NOTARY PUBLIC PRINTED NAME: JOHNLYN D. Green
MY COMMISSION EXPIRES: 4-5-2021
Notary Registration No.: N/A

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State of SC
County of Greenville

This instrument was acknowledged before me on January 31, 2020 by April J.
MERS its AVP on behalf of Mortgage Electronic Registration, Inc. I,
Johnlyn D. Green, a Notary Public of said county and state, do hereby certify
the aforesaid Officer whose identity was evidenced to me by form of a driver's license, personally appeared
before me this day and acknowledged the due execution of the foregoing instrument.

{SEAL}



Johnlyn D. Green
NOTARY PUBLIC PRINTED NAME: Johnlyn D. Green
MY COMMISSION EXPIRES: 4-5-2021
Notary Registration No.: N/A



20200221000070480 5/5 \$38.00
Shelby Cnty Judge of Probate, AL
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