

RECORDATION REQUESTED BY:

CenterState Bank N.A.
Birmingham Main Office
600 Luckie Drive
Birmingham, AL 35223

20200312000098510
03/12/2020 10:59:32 AM
MORTAMEN 1/3

WHEN RECORDED MAIL TO:

CenterState Bank N.A.
Attn: Doc Prep
P.O. Box 9602
Winter Haven, FL 33883

SEND TAX NOTICES TO:

CenterState Bank N.A.
Birmingham Main Office
600 Luckie Drive
Birmingham, AL 35223

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

28.00
212.50

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 10, 2020, is made and executed between JOHN KEITH JOHNSON and KIMBERLY S. JOHNSON, HUSBAND AND WIFE, PRIMARY RESIDENCE, whose address is 1123 GREYSTONE COVE DRIVE, BIRMINGHAM, ALABAMA 35242-7073 (referred to below as "Grantor") and CenterState Bank N.A., whose address is 600 Luckie Drive, Birmingham, AL 35223 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 6, 2015 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

MORTGAGE EXECUTED BY JOHN KEITH JOHNSON AND KIMBERLY S. JOHNSON, HUSBAND AND WIFE, IN FAVOR OF NATIONAL BANK OF COMMERCE NOW ACQUIRED BY CENTERSTATE BANK, N.A. DATED FEBRUARY 6, 2015, RECORDED FEBRUARY 25, 2015 IN OFFICIAL RECORDS VOLUME 20150225000058430 IN SHELBY COUNTY, ALABAMA.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in SHELBY County, State of Alabama:

LOT 49, ACCORDING TO THE SURVEY OF THE COVE AT GREYSTONE, PHASE II, AS RECORDED IN MAP BOOK 29, PAGE 136 A AND B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 1123 GREYSTONE COVE DR, BIRMINGHAM, AL 35242-7073. The Real Property tax identification number is 03 8 27 0 012 020.000.

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

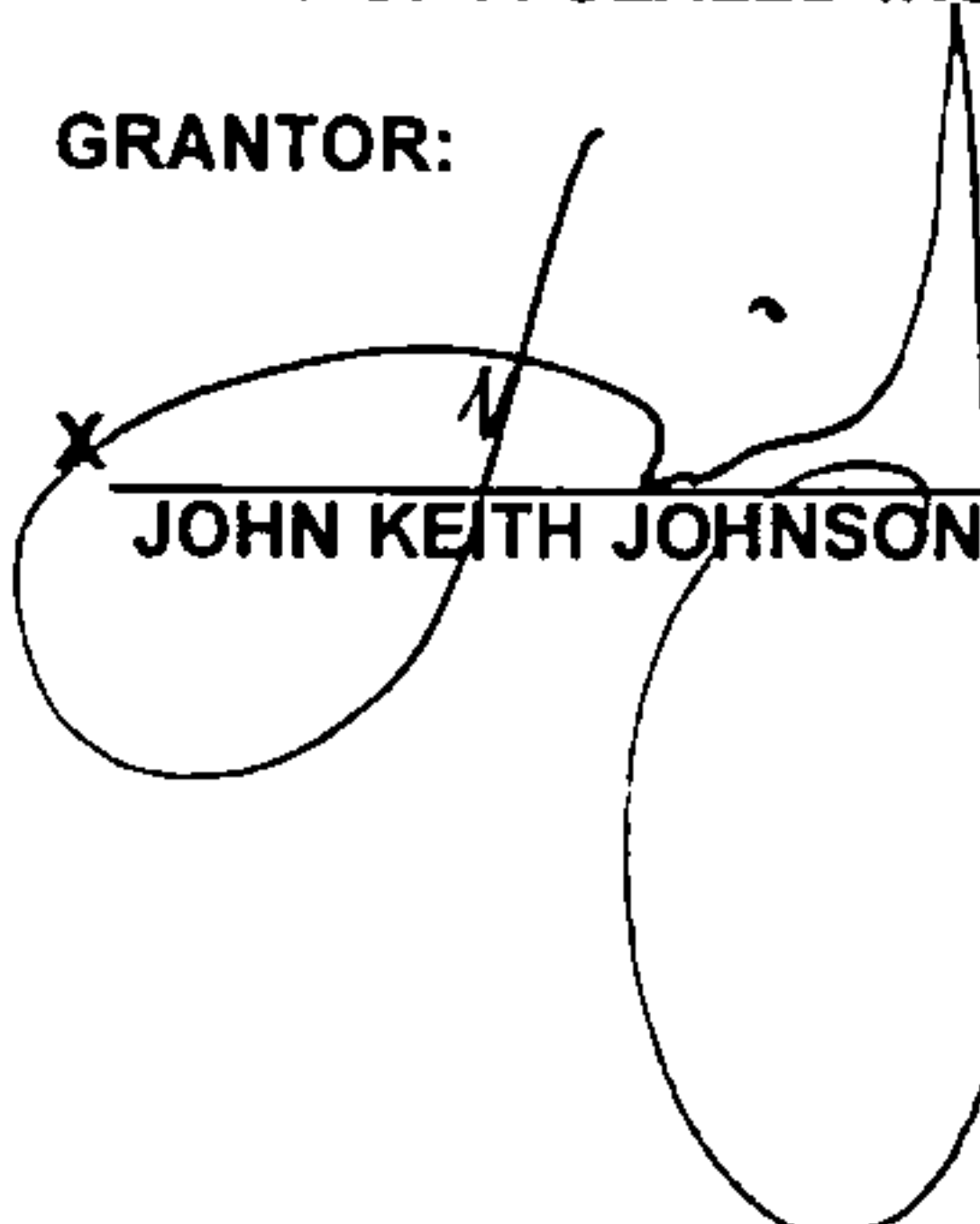
INTEREST RATE DECREASED FROM WALL STREET JOURNAL PRIME PLUS 0% TO WALL STREET JOURNAL PRIME MINUS .25% EFFECTIVE ON ANY BALANCES FROM THE DATE OF THIS MODIFICATION UNTIL THE MATURITY DATE OF FEBRUARY 10, 2030, PRINCIPAL INCREASED FROM \$60,000.00 TO \$175,000.00 NEW MONEY OF (\$115,000.00).

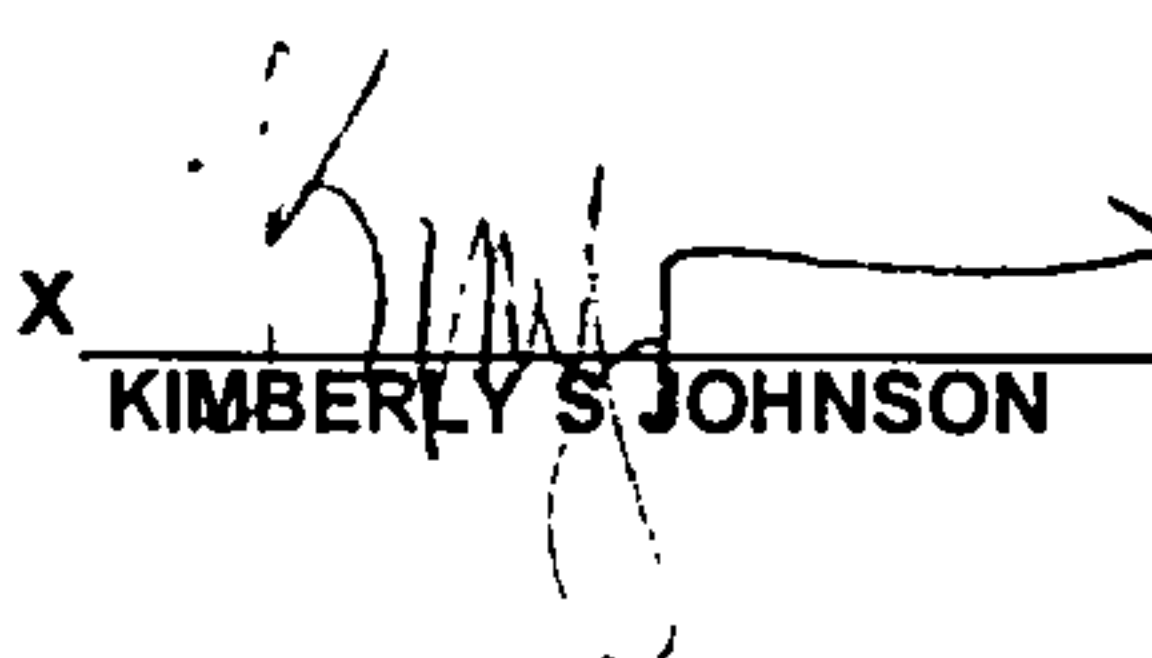
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 FEBRUARY 10, 2020.

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  _____ (Seal)
JOHN KEITH JOHNSON

X  _____ (Seal)
KIMBERLY S. JOHNSON

MODIFICATION OF MORTGAGE (Continued)

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LENDER:

CENTERSTATE BANK N.A.

X

GREG DUNAWAY, RETAIL MARKET MANAGER II

(Seal)

This Modification of Mortgage prepared by:

Name: Carmen Carty, Loan Processor
Address: PO Box 9602
City, State, ZIP: Winter Haven, FL 33883-9602

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

)

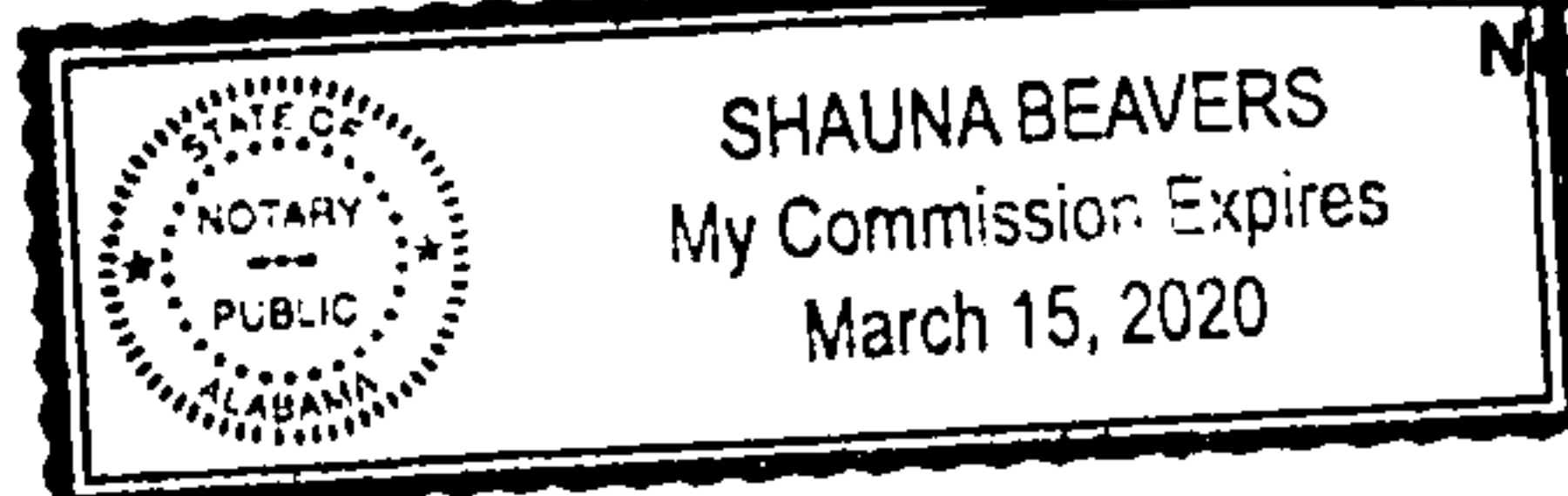
) SS

COUNTY OF Shelby

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JOHN KEITH JOHNSON, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 10th day of February, 2020.

My commission expires 3/15/2020

Notary Public

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

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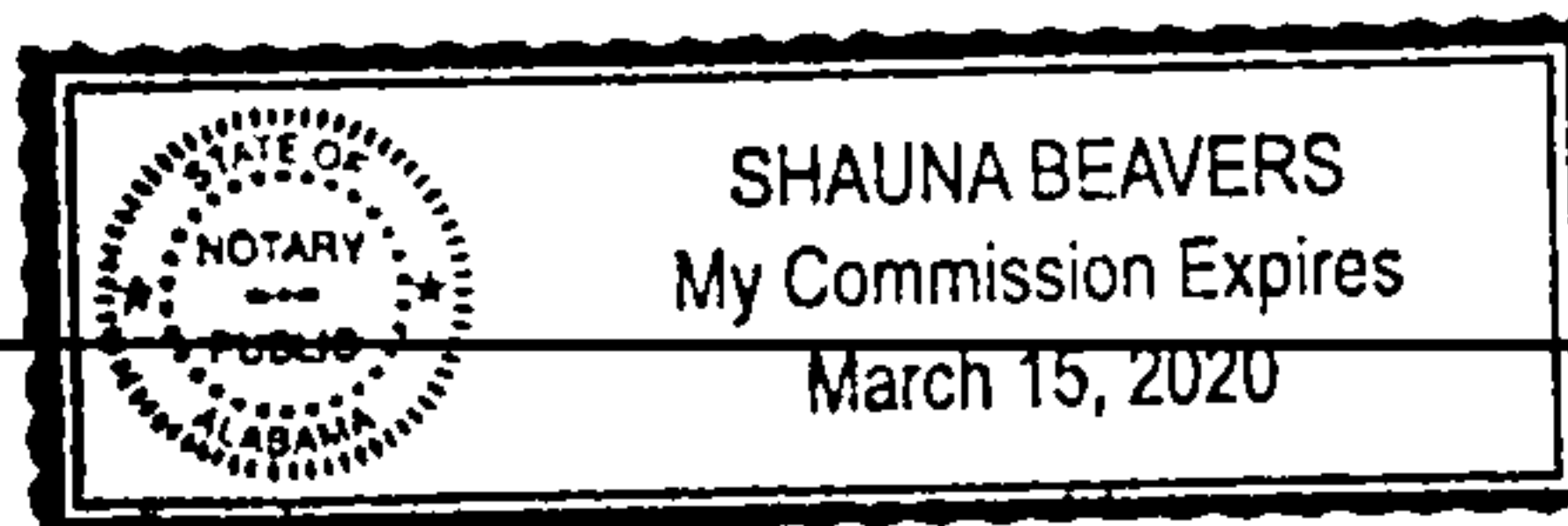
) SS

COUNTY OF Shelby

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that KIMBERLY S JOHNSON, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 10th day of February, 2020.

My commission expires 3/15/2020

Notary Public

**MODIFICATION OF MORTGAGE
(Continued)**

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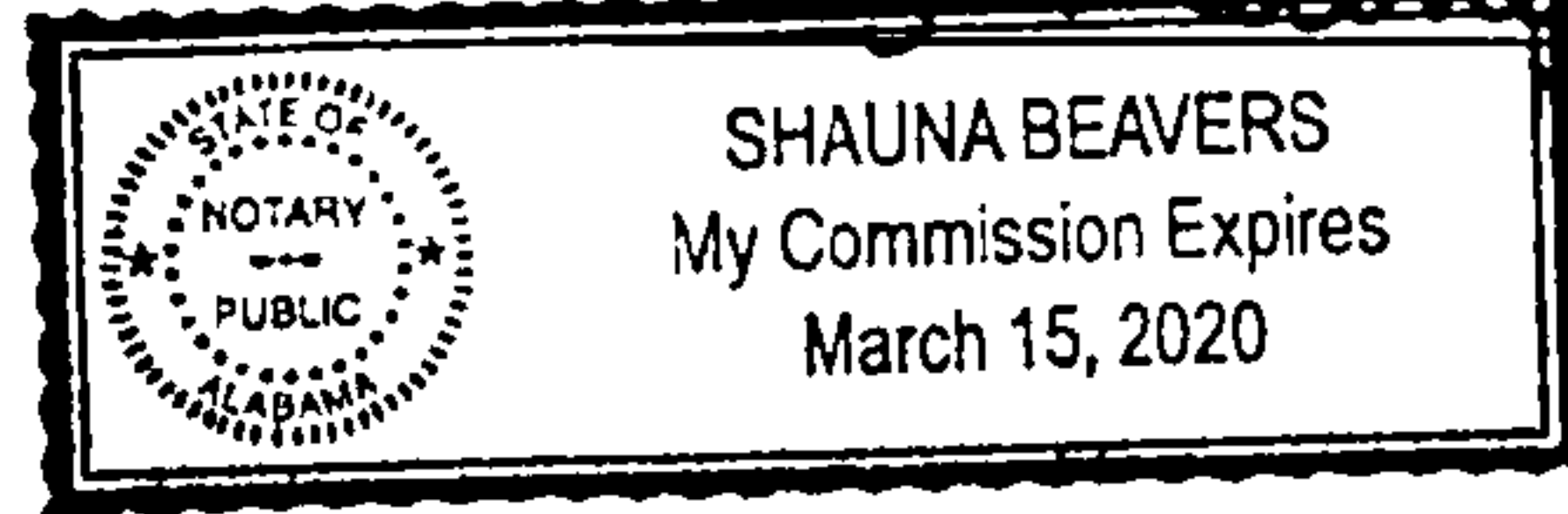
LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that GREG DUNAWAY whose name as RETAIL MARKET MANAGER II of CenterState Bank N.A. 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 RETAIL MARKET MANAGER II of CenterState Bank N.A., executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 10th day of February, 2020.

My commission expires 3/15/2020



Notary Public



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
03/12/2020 10:59:32 AM
\$290.50 CHERRY
20200312000098510

Alvin S. Beal