

20200513000189320 1/3 \$103.00
Shelby Cnty Judge of Probate, AL
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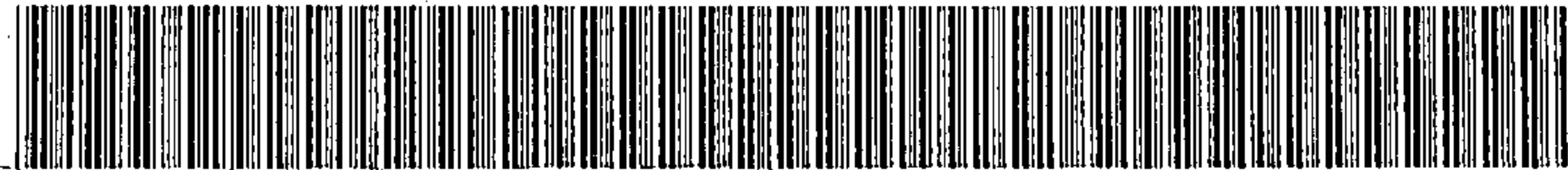
WHEN RECORDED MAIL TO:

Regions Bank
Collateral Management
201 Milan Parkway
Birmingham, AL 35211

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC4800201502#####372779000000

Notice: The original principal amount available under the Note (as defined below), which was \$141,000.00 (on which any required taxes already have been paid), now is increased by an additional \$50,000.00.

THIS MODIFICATION OF MORTGAGE dated January 31, 2020, is made and executed between RODERICK A VASSAR, whose address is 129 SEAMS WAY, ALABASTER, AL 350077643; DEKISHA M VASSAR, whose address is 129 SEAMS WAY, ALABASTER, AL 350077643; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 201 Milan Parkway, Birmingham, AL 35211 (referred to below as "Lender").

MORTGAGE: Lender and Grantor have entered into a Mortgage dated June 15, 2018 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded on July 11, 2018 In Judge Of Probate, in the County of Shelby, State of Alabama instrument number 20180711000246960.

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 COUNTY OF SHELBY, STATE OF ALABAMA, TO WIT:

LOT 163, ACCORDING TO THE SURVEY OF WYNLAKE SUBDIVISION PHASE 4D, AS RECORDED IN MAP BOOK 36, PAGE 85, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS, OR MINERAL RIGHTS OF RECORD, IF ANY.

BEING PREVIOUSLY CONVEYED BY WARRANTY DEED FROM D.R. HORTON, INC. - BIRMINGHAM TO RODERICK A. VASSAR AND DEKISHA M. VASSAR, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, DATED 03/23/2007, AND RECORDED ON 03/29/2007 AT DOCUMENT REFERENCE 20070329000141870 IN SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 129 SEAMS WAY, ALABASTER, AL 350070000.

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

The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$141,000.00 to \$191,000.00.

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.

SUBORDINATION, PARTIAL RELEASE AND OTHER MODIFICATION REQUESTS. From time to time, Grantor or Borrower may request that we subordinate the lien of this Mortgage to another lien, release part of the Property from the lien of this Mortgage, or agree to some other modification of this Mortgage or the Credit Agreement or any Related Document. We are not obligated to agree to any such request. We may, in our sole discretion, impose conditions on our agreement to any such request. Such conditions may include, without limitation, imposing a fee or increasing the interest rate under the Credit Agreement, or both.

LENDER ACKNOWLEDGMENT

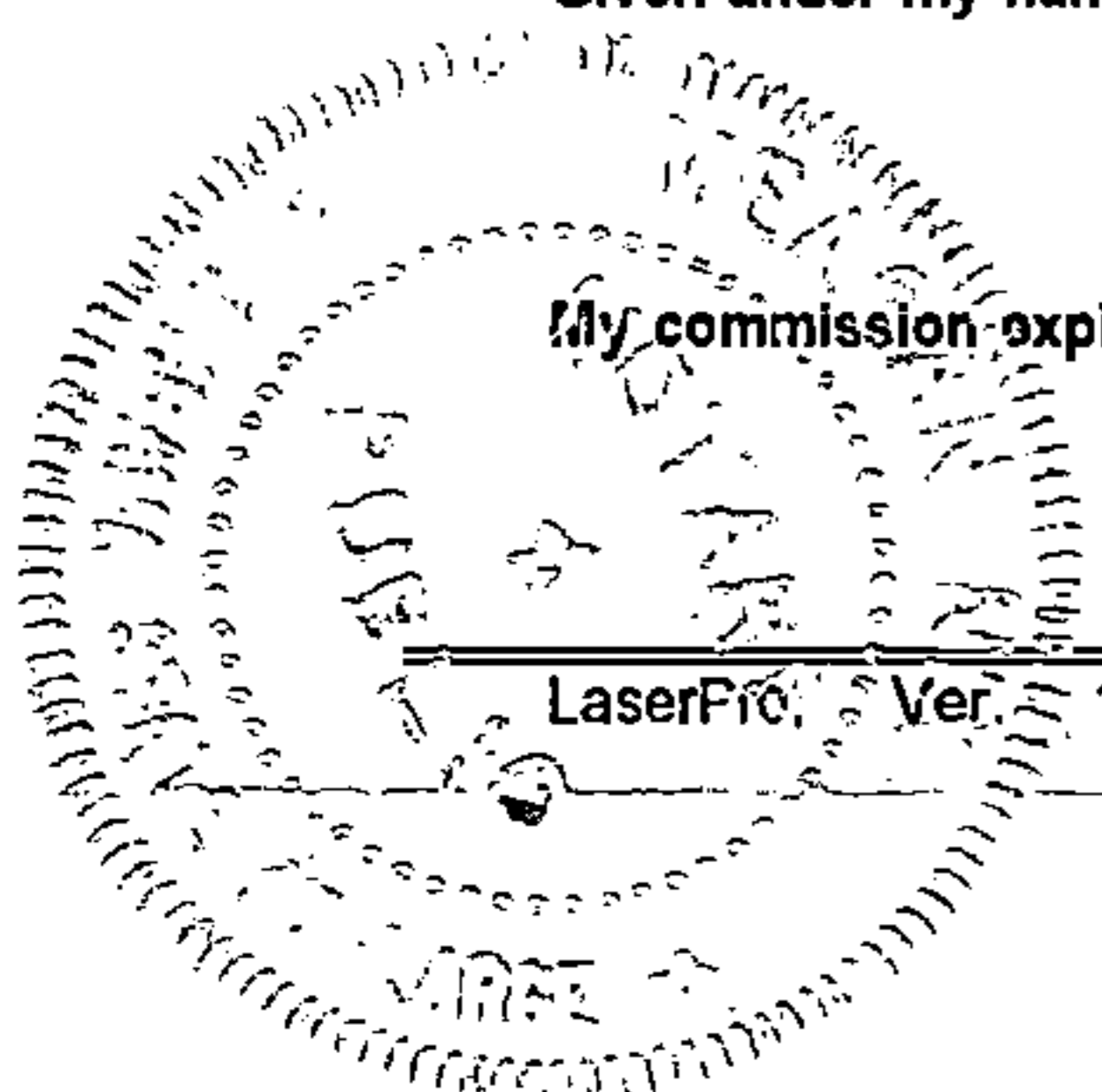
STATE OF Alabama)
) SS
COUNTY OF Chilton)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Kelli Pree
whose name as Branch manager of Regions 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 branch manager of Regions Bank, executed the same voluntarily on the day same bears date.
Given under my hand and official seal this 31st day of January, 2020.

[Signature]
Notary Public

MY COMMISSION EXPIRES SEPTEMBER 4, 2023

My commission expires _____



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