


WHEN RECORDED MAIL TO:
Regions Bank
Collateral Management
201 Milan Parkway
Birmingham, AL 35211


20200831000382180 1/3 \$59.00
Shelby Cnty Judge of Probate, AL
08/31/2020 11:00:58 AM FILED/CERT

When Recorded Return To:

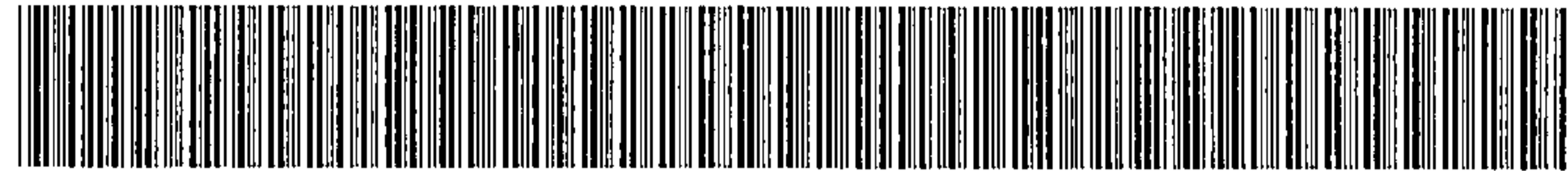
~~Indecomm Global Services~~
1427 Energy Park Drive
St. Paul, MN 55108

0110 72056

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



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Notice: The original principal amount available under the Note (as defined below), which was \$30,000.00 (on which any required taxes already have been paid), now is increased by an additional \$50,000.00.

THIS MODIFICATION OF MORTGAGE dated August 6, 2020, is made and executed between RHONDA ROMAGER, whose address is 532 KIRK WALL CIR, PELHAM, AL 351241297; CRAIG ROMAGER AKA EDWIN C ROMAGER, whose address is 532 KIRK WALL CIR, PELHAM, AL 351240000; wife and husband (referred to below as "Grantor") and Regions Bank, whose address is 55 South Colonial Drive, Alabaster, AL 35007 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 20, 2018 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 08/07/18 IN THE OFFICE OF JUDGE OF PROBATE, IN SHELBY COUNTY, AL INSTRUMENT #20180807000280330.

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 SHELBY COUNTY, ALABAMA, TO-WIT:

LOT 2118, ACCORDING TO THE SURVEY OF KIRK WALL AT BALLANTRAE, PHASE I, SECTOR 2, AS RECORDED IN MAP BOOK 46, PAGE 26, IN THE OFFICE OF THE JUDGE OF PROBATE 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 DAL PROPERTIES, LLC TO EDWIN C. ROMAGER AND RHONDA ROMAGER, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, DATED 12/16/2016, AND RECORDED ON 12/19/2016 AT DOCUMENT REFERENCE 20161219000463190 IN SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 532 KIRK WALL CIR, PELHAM, AL 35124.

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 \$30,000 to \$50,000.

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.

2020081715421

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 Adny Lovoy
whose name as bank officer 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 of Regions Bank, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 6th day of August, 20 20.

Catherine A. Lovoy
Notary Public

My commission expires Sept 21, 2022

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