

20200911000406620 1/3 \$56.00
Shelby Cnty Judge of Probate, AL
09/11/2020 01:39:14 PM FILED/CERT

WHEN RECORDED MAIL TO:

Regions Bank
Collateral Management
201 Milan Parkway
Birmingham, AL 35211

When Recorded Return To:

Indecomm Global Services
1427 Energy Park Drive
St. Paul, MN 55108
910 639 15

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



REGIONS

202006/213560

MODIFICATION OF MORTGAGE



DOC4800201502#####3930710000000

Notice: The original principal amount available under the Note (as defined below), which was \$12,000.00 (on which any required taxes already have been paid), now is increased by an additional \$18,000.00.

THIS MODIFICATION OF MORTGAGE dated August 21, 2020, is made and executed between JEFFRY E FULMER AKA JEFFREY E B FULMER, whose address is 211 TWELVE OAKS CIR, CHELSEA, AL 35043; CELESTE F FULMER, whose address is 211 TWELVE OAKS CIR, CHELSEA, AL 35043; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 21325 Highway 25, Columbiana, AL 35051 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 14, 2018 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama; as follows:

RECORDED ON 12/05/18 IN THE OFFICE OF JUDGE OF PROBATE IN SHELBY COUNTY, AL IN BK 20181205000425810 PG 5/6.

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 4, TWELVE OAKS SUBDIVISION, AS RECORDED IN MAP BOOK 13. PAGE 44. IN THE OFFICE OF 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 ANTHONY J. BOSTON AND RENEE PATTON BOSTON, HUSBAND AND WIFE TO JEFFRY E.B. FULMER AND CELESTE F. FULMER, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM, DATED 09/21/2018, AND RECORDED ON 09/26/2018 AT DOCUMENT REFERENCE 20180926000342940 IN SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 211 TWELVE OAKS CIRCLE, CHELSEA, AL 350430000.

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 \$12000.00 to \$30000.00.

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.

MODIFICATION OF MORTGAGE
(Continued)

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 21, 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:

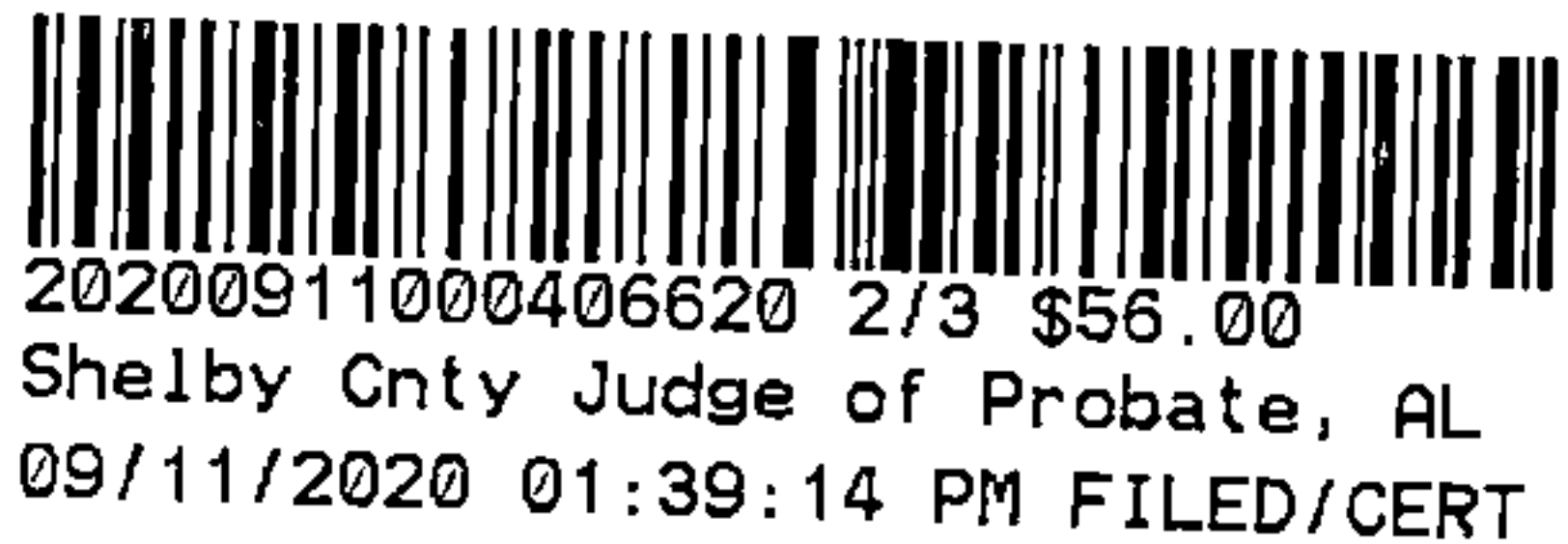
X *Jeffrey E Fulmer* (Seal)
JEFFREY E FULMER

X *Celeste F Fulmer* (Seal)
CELESTE F FULMER

LENDER:

REGIONS BANK

X *[Signature]* (Seal)
Authorized Signer

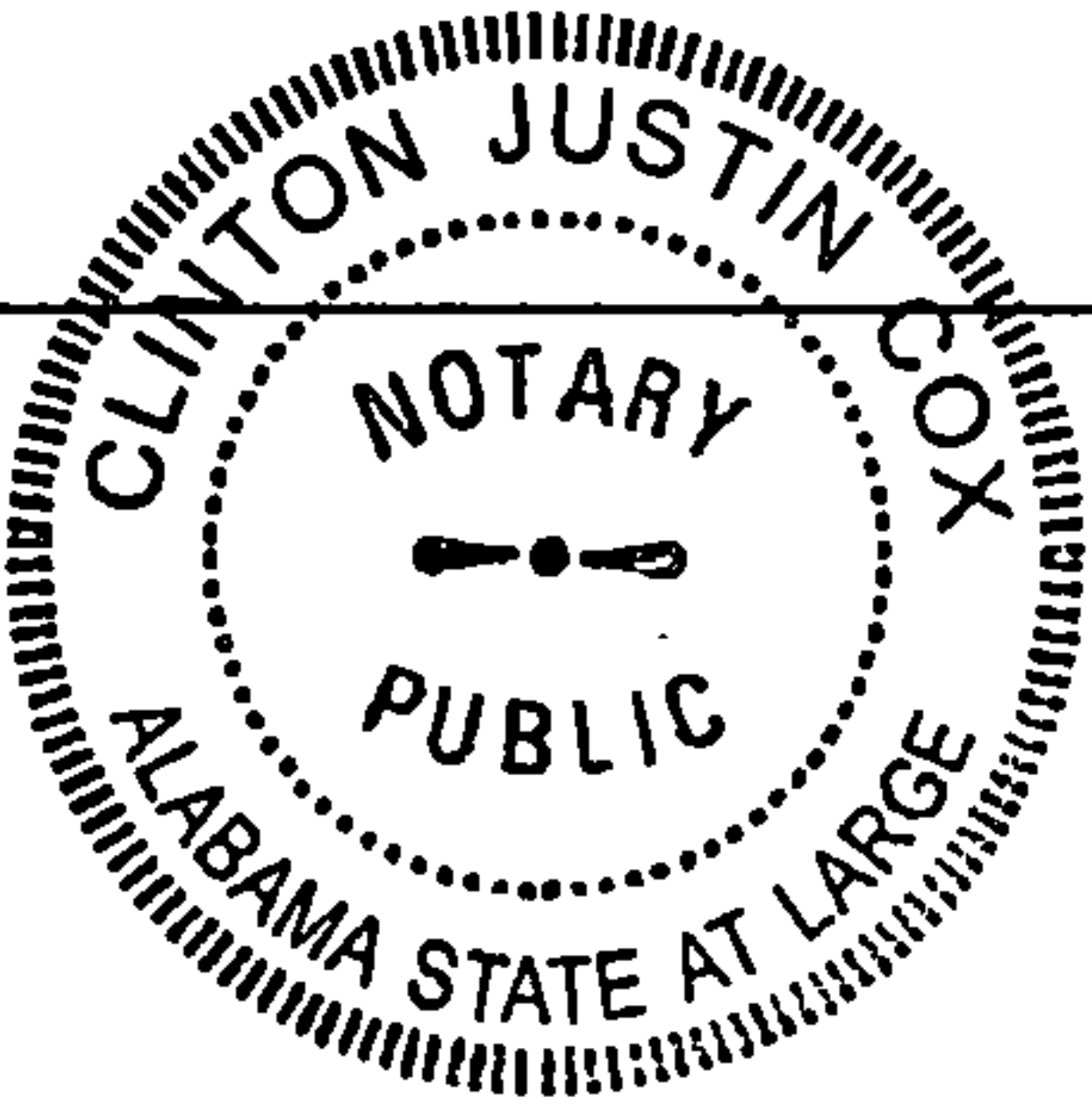


This Modification of Mortgage prepared by:

Name: Jada Hill
Address: 2050 Parkway Office Circle
City, State, ZIP: Hoover, AL 35244

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 JEFFREY E FULMER , 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.

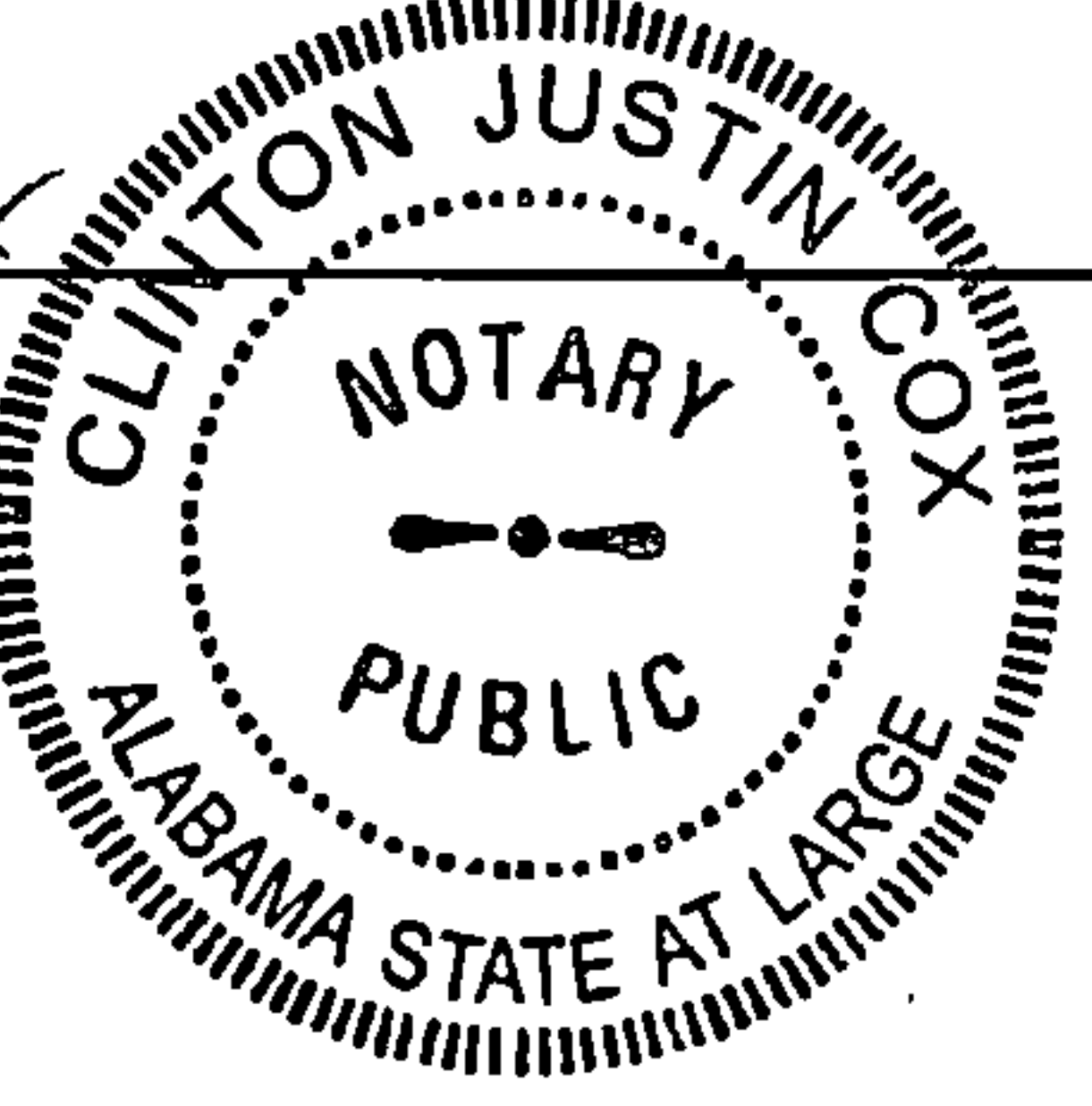
Given under my hand and official seal this 21st day of August, 2020.
Clinton Justin Cox
Notary Public

My commission expires 8/7/2024

Clinton Justin Cox

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 CELESTE F FULMER , 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 21st day of August, 2020.
Clinton Justin Cox
Notary Public

My commission expires 8/7/2024

Clinton Justin Cox

LENDER ACKNOWLEDGMENT

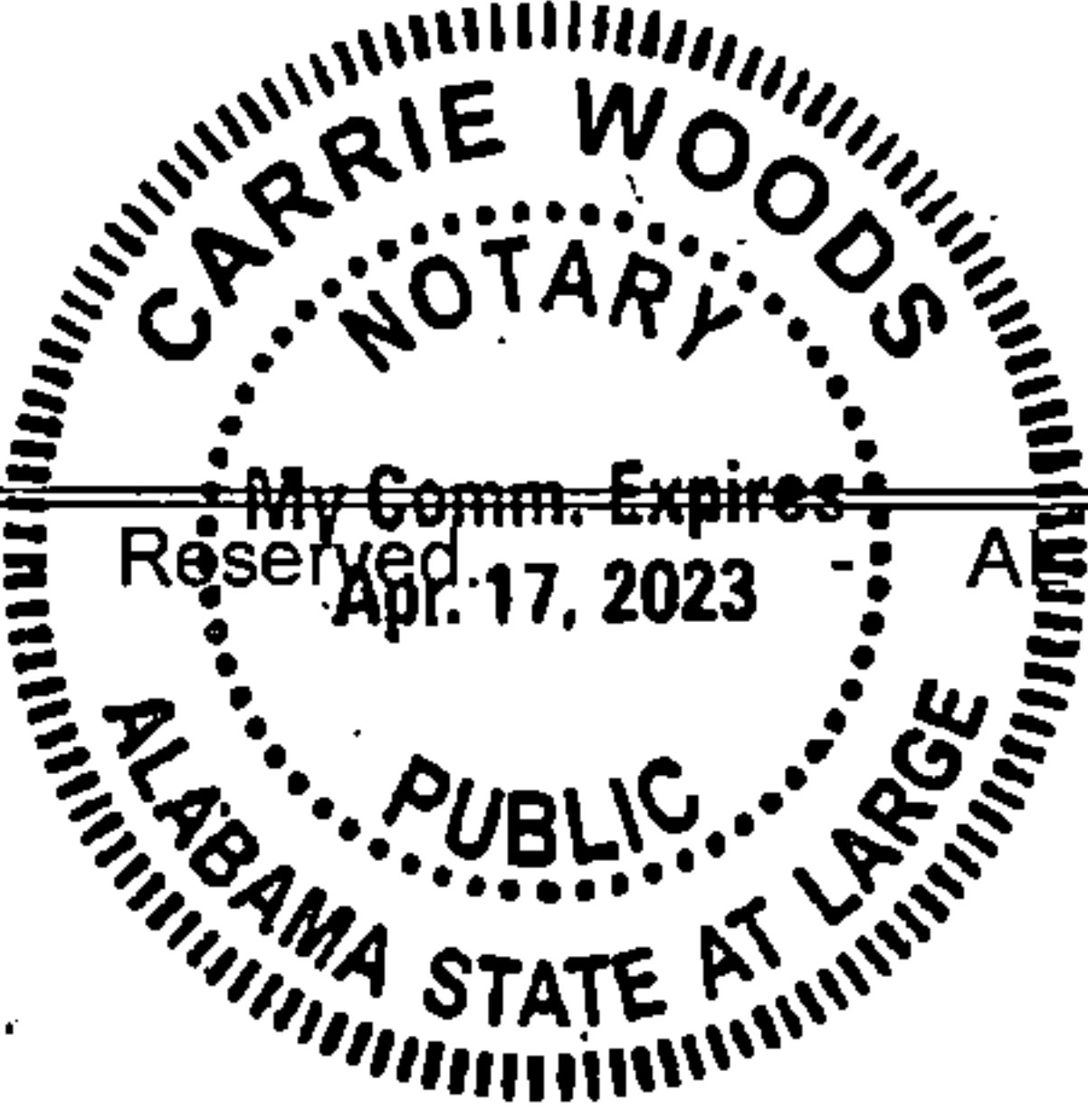
STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Clint Cox
whose name as Loan 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 Loan Officer of **Regions Bank**, executed the same voluntarily on the day same bears date.
Given under my hand and official seal this 21st day of August 2020
Carrie Woods
Notary Public

My commission expires 4-17-2023

Carrie Woods

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