

**RECORDATION REQUESTED BY:**

BBVA USA  
BHAM VALLEYDALE  
2641 VALLEYDALE ROAD  
BIRMINGHAM, AL 35244

**WHEN RECORDED MAIL TO:**

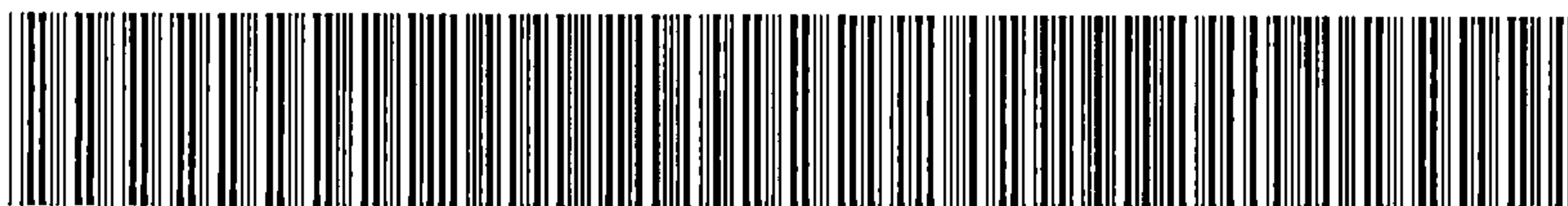
RECORD & RETURN TO 23741  
LIEN SOLUTIONS  
P.O. BOX 29071  
Glendale, CA 91209-9071  
77496720-AL117-Shelby



20201105000503550 1/2 \$101.00  
Shelby Cnty Judge of Probate, AL  
11/05/2020 12:45:14 PM FILED/CERT

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**



\*07700004355762000832814TSYS0740\*

**THIS MODIFICATION OF MORTGAGE** dated July 30, 2020, is made and executed between **ALEN GIBBONS AND WIFE CHRISTINE GIBBONS, TRUSTEES OF THE GIBBONS FAMILY TRUST, DATED JULY 17, 2009, WHOSE ADDRESS IS 126 COSHATT TRL HOOVER AL 35244** (referred to below as "Grantor") and **BBVA USA**, whose address is **2641 VALLEYDALE ROAD, BIRMINGHAM, AL 35244** (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated July 5, 2014 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

RECORDED 7/15/2014, INSTRUMENT/FILM NUMBER 20140715000214940, SHELBY COUNTY JUDGE OF PROBATE.

**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: Lot 6, according to the Survey of Phase I, Heatherwood 8th Sector, as recorded in Map Book 16, Page 118, in the Probate Office of Shelby County, Alabama. APN: 10 2 09 0 001 001.233

The Real Property or its address is commonly known as 126 COSHATT TRL, HOOVER, AL 35244.

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

The original Mortgage, Deed of Trust, or Security Deed referenced above secures a home equity revolving line of credit. The \$50,000.00 principal amount of the line of credit secured by the original Mortgage, Deed of Trust or Security Deed is changed to \$100,000.00 and this change in the principal amount is evidenced by a Credit Agreement executed by some or all of the Grantors and dated the same date as this Modification. The Credit Agreement executed with this Modification and this Modification do not change the maturity date of the original Mortgage, Deed of Trust, or Security Deed.

**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 endorser 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.

**ERRORS AND OMISSIONS.** The parties agree that if deemed necessary by Lender or any agent closing the loan, change in terms, or renewal in conjunction with this Modification ("the Loan"), Lender or the agent may correct and adjust this document and any other documents executed in connection with the Loan ("Related Documents") on behalf of any other party, as if such other party were making the correction or adjustment, in order to correct clerical errors. A clerical error is information in a document that is missing or that does not reflect accurately another party's agreement with Lender at the time the document was executed. If any such clerical errors are material changes, the other party agrees to fully cooperate in correcting such errors within 30 days of the date of mailing by Lender of a request to do that. Any change in the documents after they are signed to reflect a change in the agreement of the parties is an "alteration" or "amendment," which must be in writing and signed by the party that will be bound by the change.


**JURISDICTION.** Except as otherwise provided, any legal action or proceeding arising out of or relating to the loan or other extension of credit secured by this instrument, or to enforce and defend any rights, remedies, or provisions contained in this instrument, (a "Proceeding") shall be instituted in the federal court for or the state court sitting in the county where Lender's office that made this loan is located. With respect to any Proceeding, brought by or against Lender, each of the other parties hereto, to the fullest extent permitted by law: (i) waives any objections that each such party may now or hereafter have based on venue and/or forum non conveniens of any Proceeding in such court; and (ii) irrevocably submits to the jurisdiction of any such court in any Proceeding. Notwithstanding anything to the contrary herein, Lender may commence legal proceedings or otherwise proceed against any other party in any other jurisdiction if determined by Lender to be necessary in order to fully enforce or exercise any right or remedy of Lender relating to this loan including without limitation realization upon collateral that secures this loan.

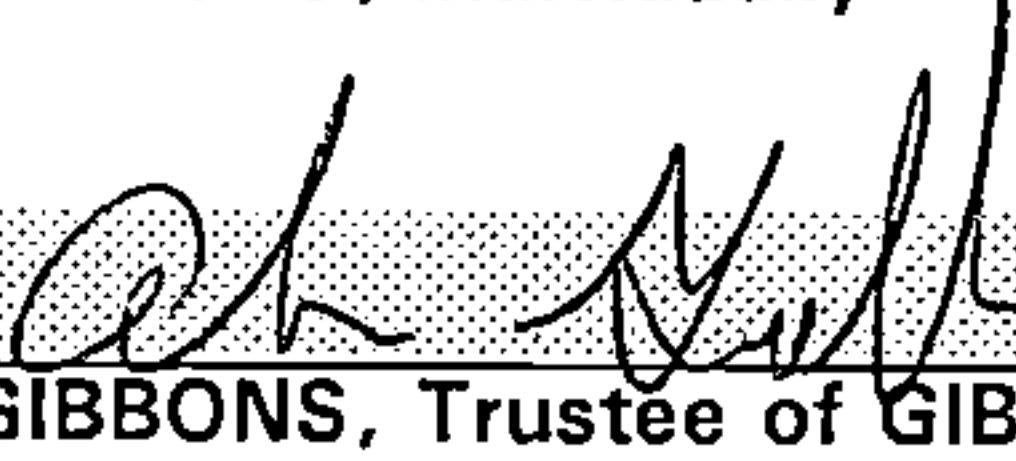
**DEFINED TERMS.** Unless otherwise defined in this Modification, all undefined terms shall have the meanings given to them in the Deed of Trust or the Mortgage described above or related loan documents.


**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 30, 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)  
ALEN GIBBONS, Individually

X  (Seal)  
ALEN GIBBONS, Trustee of GIBBONS FAMILY TRUST  
under the provisions of a Trust Agreement dated July  
17, 2009

X  (Seal)  
CHRISTINE GIBBONS, Individually

X  (Seal)  
CHRISTINE GIBBONS, Trustee of GIBBONS FAMILY  
TRUST under the provisions of a Trust Agreement  
dated July 17, 2009

MODIFICATION OF MORTGAGE  
(Continued)

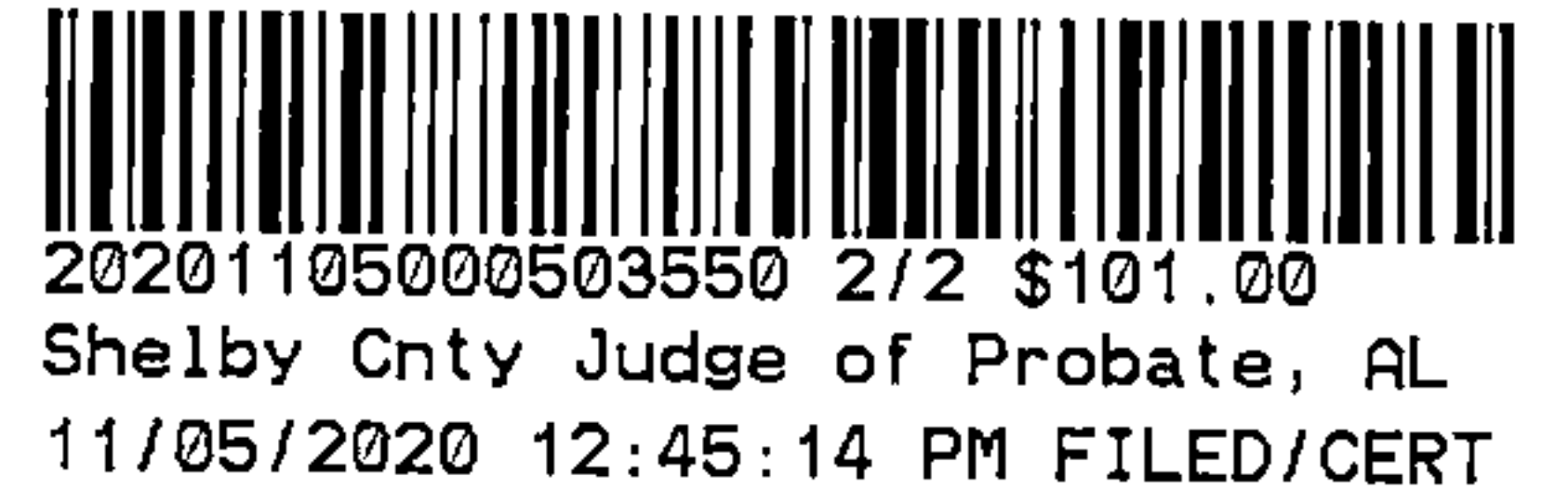
LENDER:

BBVA USA

X \_\_\_\_\_ (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

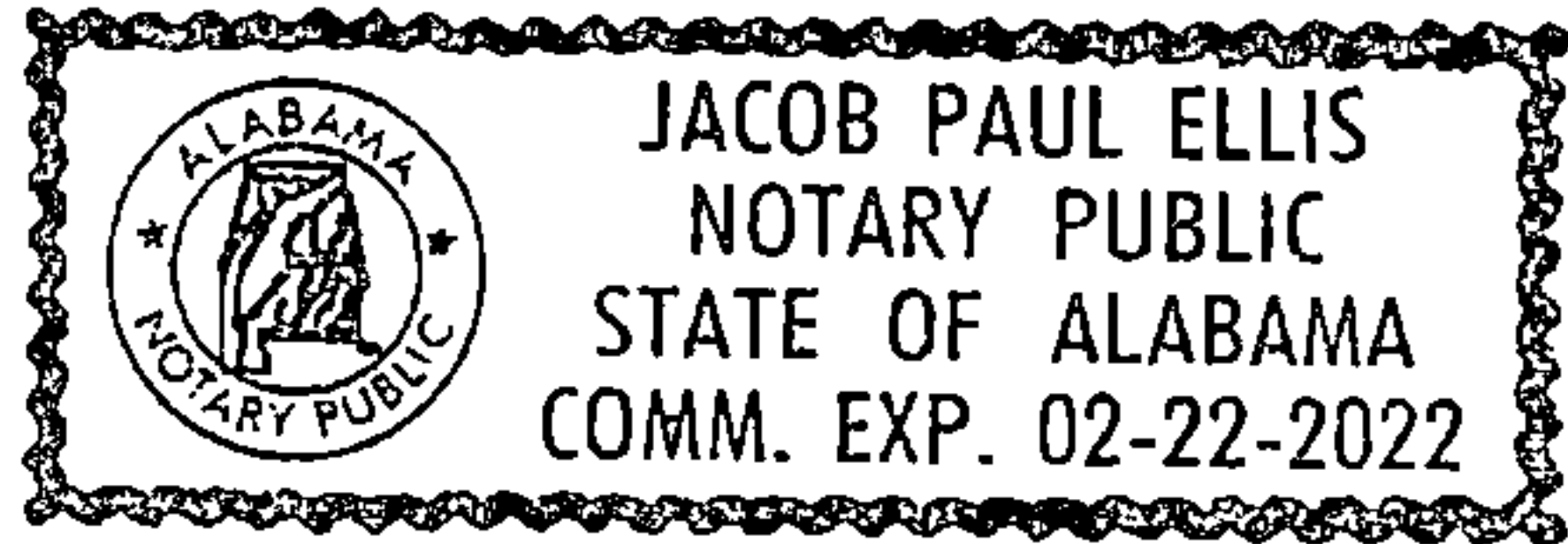
Name: CANDI MILLS, Document Preparer  
Address: P.O. Box 10343  
City, State, ZIP: Birmingham, AL 35203



INDIVIDUAL ACKNOWLEDGMENT

STATE OF AL  
COUNTY OF Shelby

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) SS  
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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **ALEN GIBBONS and CHRISTINE GIBBONS**, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30 day of July, 20 20.

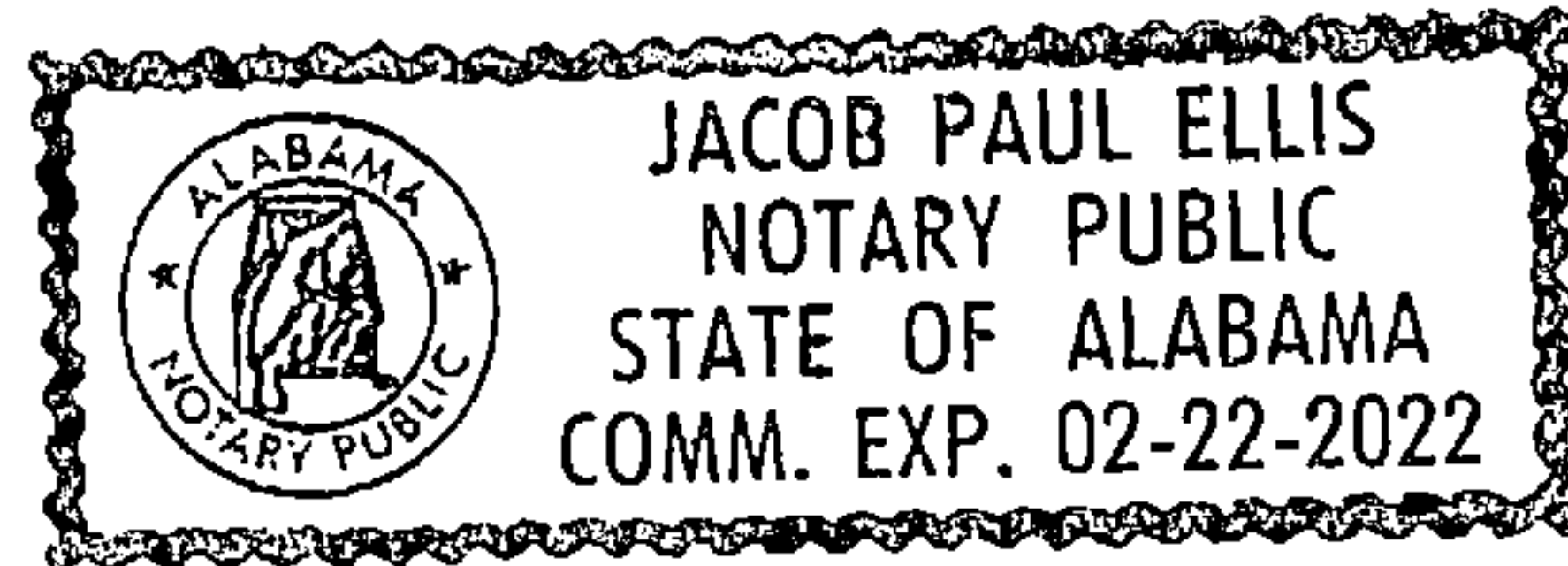
\_\_\_\_\_  
Notary Public

My commission expires 02/22/2022

TRUST ACKNOWLEDGMENT

STATE OF AL  
COUNTY OF Shelby

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) SS  
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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **ALEN GIBBONS, <sup>is</sup> of GIBBONS FAMILY TRUST and CHRISTINE GIBBONS, <sup>was</sup> of GIBBONS FAMILY TRUST**, a trust, are signed to the foregoing Modification and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, they, as such authorized trustees or agents and with full authority, executed the same voluntarily for and as the act of said trust.

Given under my hand and official seal this 30 day of July, 20 20.

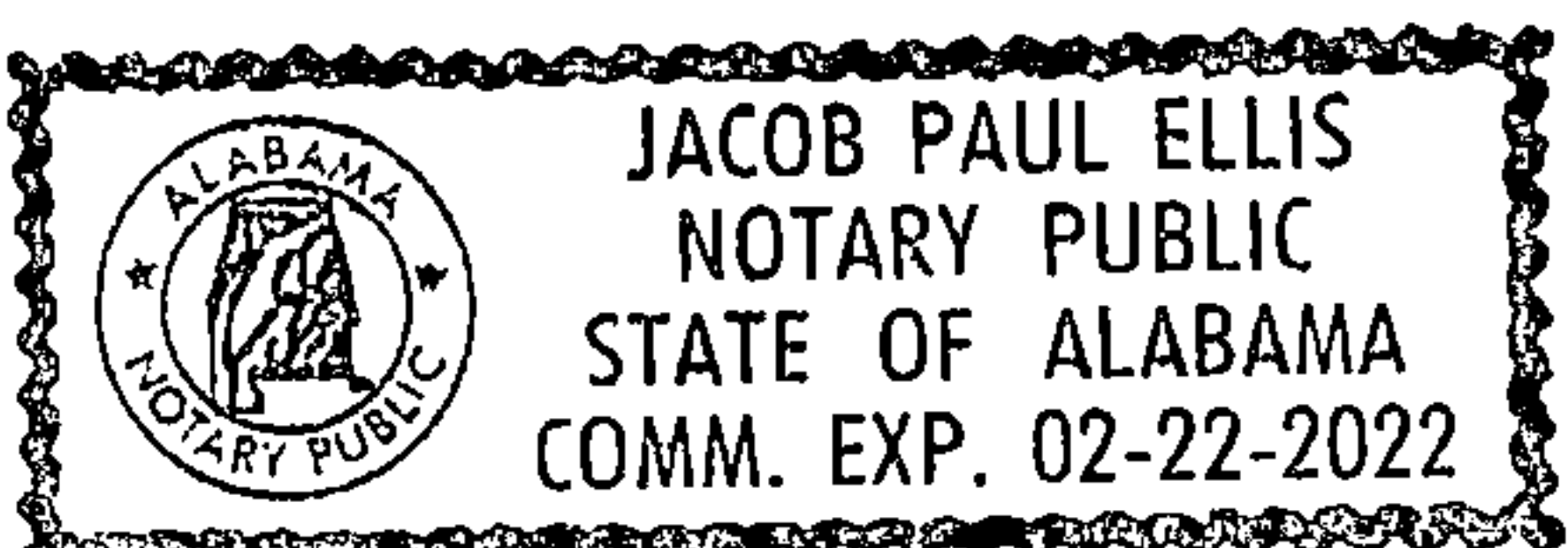
\_\_\_\_\_  
Notary Public

My commission expires 02/22/2022

LENDER ACKNOWLEDGMENT

STATE OF AL  
COUNTY OF Shelby

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) SS  
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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Mary Fesha, whose name Branch Retail Executive **BBVA USA** 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 authorized of **BBVA USA**, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 30 day of July, 20 20.

\_\_\_\_\_  
Notary Public

My commission expires 02/22/2022