

WHEN RECORDED MAIL TO:

SERVISFIRST BANK
2500 WOODCREST PLACE
BIRMINGHAM, AL 35209

Return To: Rae Bodonyi/ AEG
5455 Detroit Rd, Suite B
Sheffield Village, Ohio 44054
440-716-1820

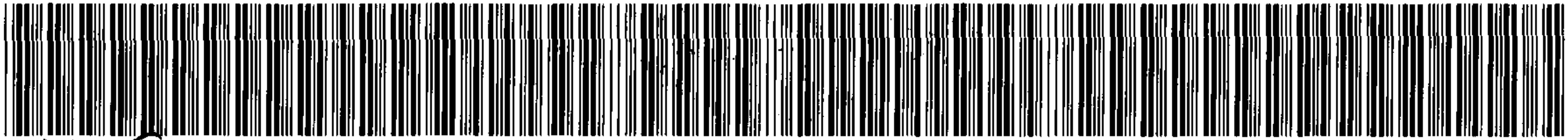
SEND TAX NOTICES TO:

JOSHUA L. BAKER
AUDREY D. BAKER
1580 SOUTHPOINTE DR
BIRMINGHAM, AL 35244

cup

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



5651169-03 *00000000100135177%0740%04052021%#####*

THIS MODIFICATION OF MORTGAGE dated April 5, 2021, is made and executed between JOSHUA L. BAKER and AUDREY D. BAKER, whose address is 1580 SOUTHPOINTE DRIVE, BIRMINGHAM, AL 35244; Husband and Wife (referred to below as "Grantor") and ServisFirst Bank, whose address is 2500 WOODCREST PLACE, BIRMINGHAM, AL 35209 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 4, 2019 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 10/28/19; INSTRUMENT NUMBER 20191028000394150.

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

See EXHIBIT A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 1580 SOUTHPOINTE DR, BIRMINGHAM, AL 35244.

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

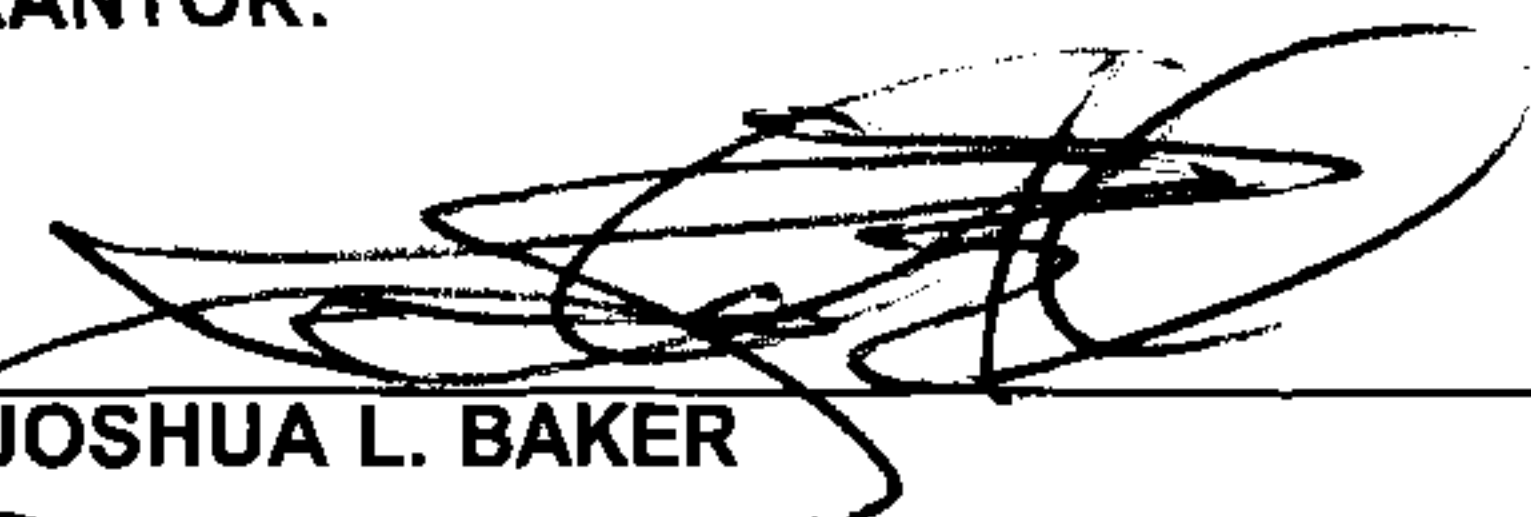
The principal amount of the Mortgage, which was \$45,000.00 (on which any required taxes already have been paid), is now increased to \$106,000.00. Current amount of indebtedness is \$11,516.10.

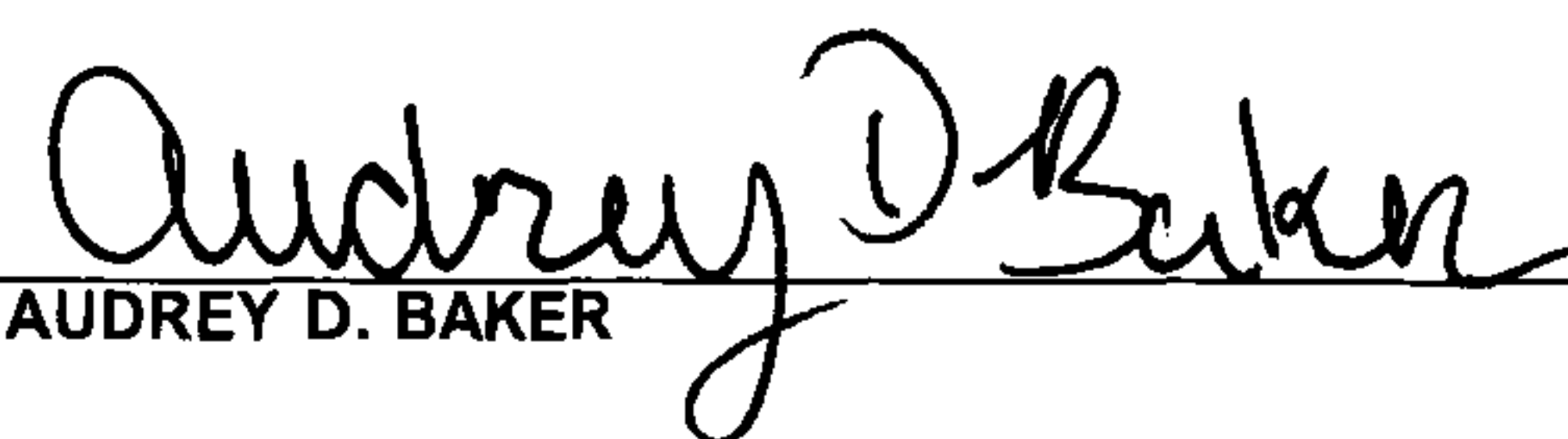
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 hereby ratifies and affirms that Grantor's liability shall continue in full force and effect through and including the Note's now extended maturity date and that Grantor has no defenses, setoffs, or other claims against Lender arising out of this credit facility. If it is determined that any other person or entity other than Lender shall have a lien, encumbrance, or claim of any type which has a legal priority over any term of this Modification, the original terms of the Note and Mortgage shall be severable from this Modification and separately enforceable from the terms thereof as modified hereby in accordance with their original terms, and Lender shall maintain all legal or equitable priorities which were in existence before the date of execution of this Modification. It is understood by and is the intention of the parties hereto that any legal or equitable priorities of Lender over any party which were in existence before the date of execution of this Modification shall remain in effect after the execution of this Modification.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 5, 2021.

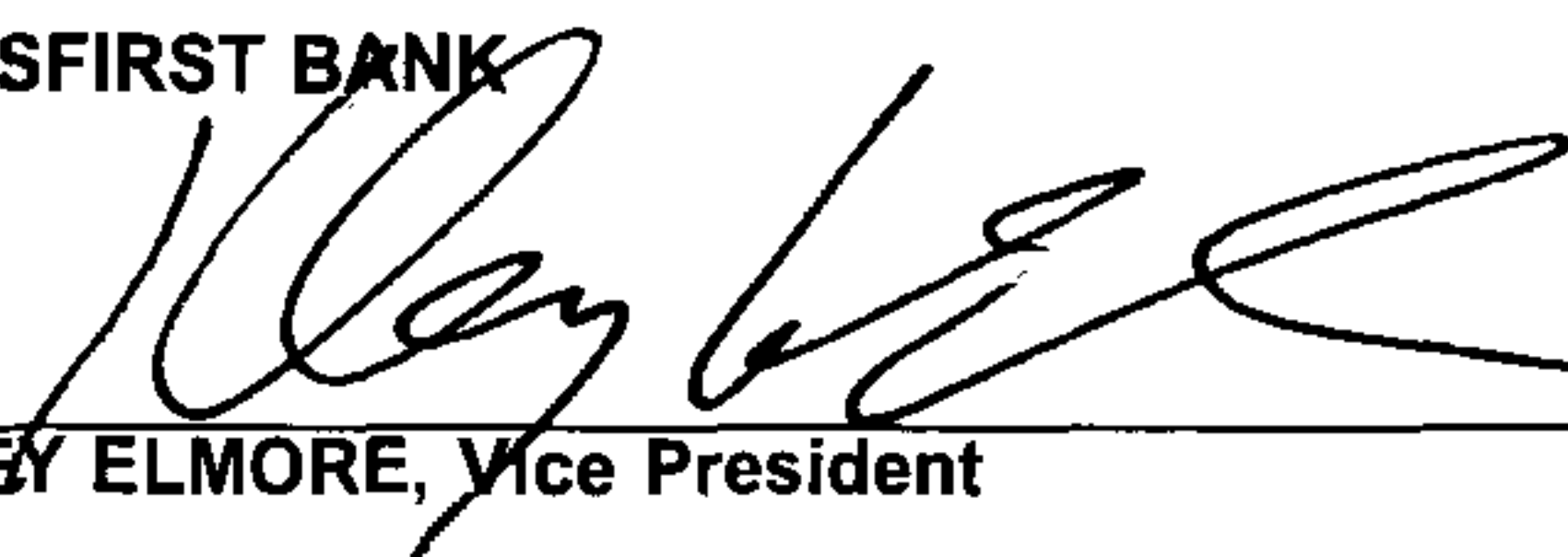
THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X  (Seal)
JOSHUA L. BAKER

X  (Seal)
AUDREY D. BAKER

LENDER:

SERVISFIRST BANK
X  (Seal)
KILEY ELMORE, Vice President

This Modification of Mortgage prepared by:

Name: CASSANDRA CLIME
Address: 2500 WOODCREST PLACE
City, State, ZIP: BIRMINGHAM, AL 35209

**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 100135177

Page 2

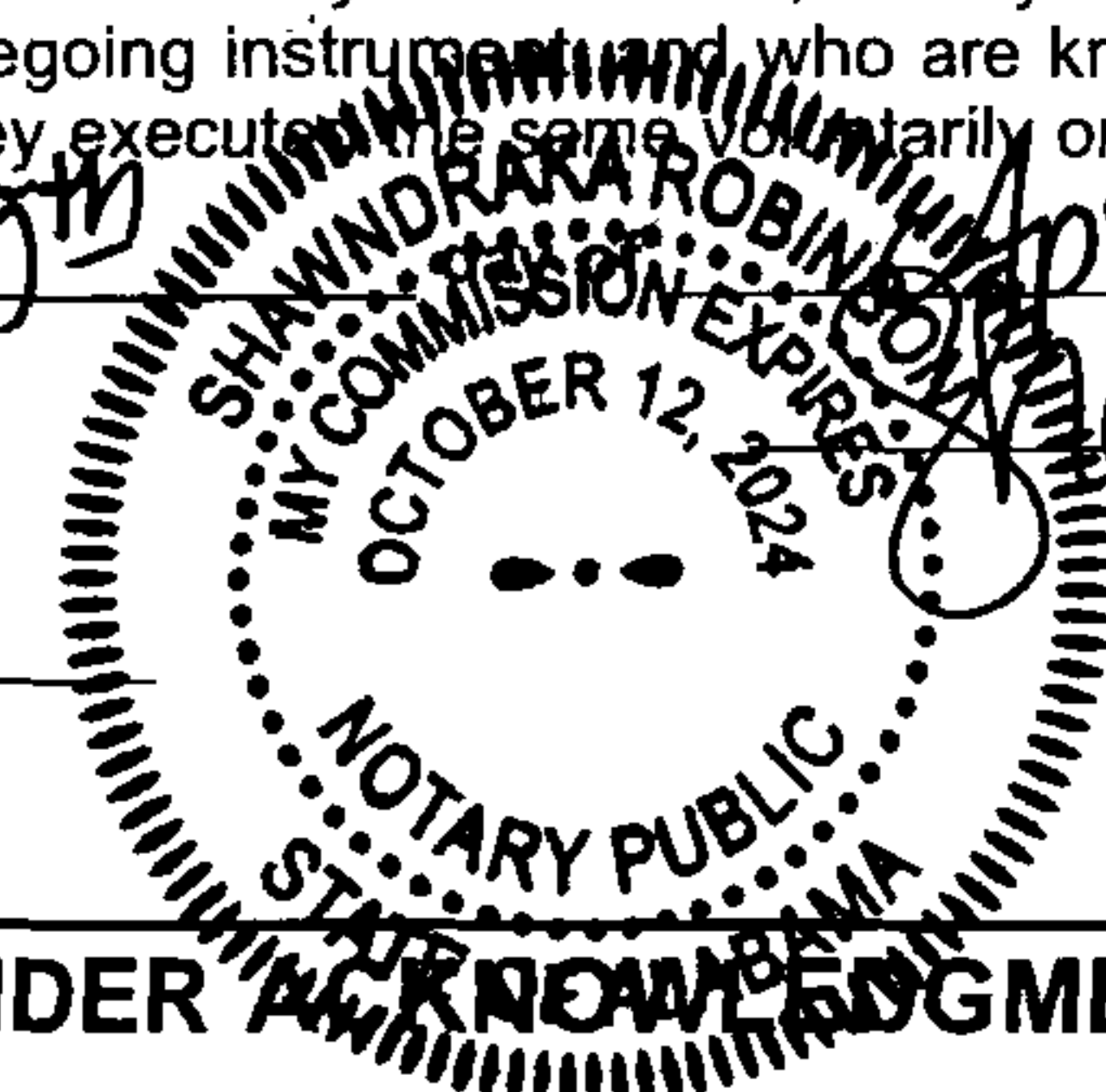
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
)
COUNTY OF Jefferson) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **JOSHUA L. BAKER and AUDREY D. BAKER, Husband and Wife**, 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 5th April, 2021
Shawndraka Robinson
Notary Public

My commission expires 10/12/2024



LENDER ACKNOWLEDGMENT

STATE OF Alabama)
)
COUNTY OF Jefferson) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **KILEY ELMORE** whose name as **Vice President of ServisFirst 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 **Vice President of ServisFirst Bank**, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 5th April, 2021
Shawndraka Robinson
Notary Public

My commission expires 10/12/2024

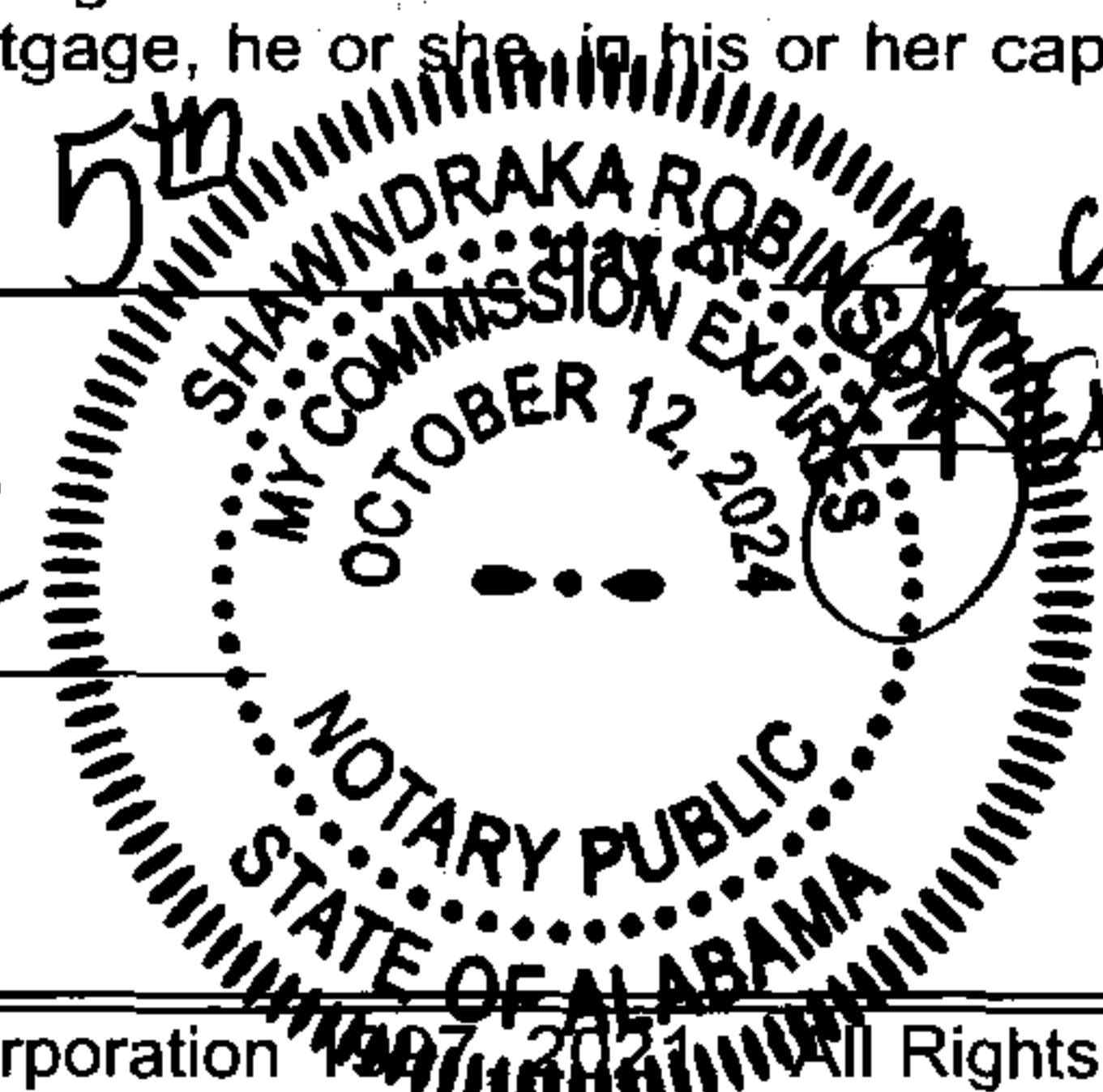


EXHIBIT A

THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN SHELBY COUNTY, AL TO WIT:

LOT 5, ACCORDING TO THE MAP AND SURVEY OF SOUTHPOINTE, THIRD SECTOR, AS RECORDED IN MAP BOOK 12, PAGE 76, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. AD VALOREM TAXES DUE AND PAYABLE OCTOBER 1, 2008.
2. ALL RESTRICTIONS, EASEMENTS, RIGHTS OF PARTIES IN POSSESSION, ENCROACHMENTS, LIENS FOR SERVICES, LABOR, OR MATERIALS, TAXES OR SPECIAL ASSESSMENTS, BUILDING LINES.
3. EASEMENTS, ENCROACHMENTS, RIGHTS OF WAYS, BUILDING SET BACK LINES, AS SHOWN ON RECORDED PLAT
4. MINERAL AND MINING RIGHTS NOT OWNED BY THE GRANTOR.
5. MATTERS WHICH WOULD BE REVEALED BY A SURVEY OF THE PROPERTY CONVEYED.

THIS BEING THE SAME PROPERTY CONVEYED TO JOSHUA L. BAKER AND AUDREY D. BAKER, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER, THEN TO THE SURVIVOR OF THEM IN FEE SIMPLE, TOGETHER WITH EVERY CONTINGENT REMAINDER AND RIGHT OF REVERSION, DATED 02/15/2008 AND RECORDED ON 02/27/2008 IN INSTRUMENT NO. 20080227000078770, IN THE SHELBY COUNTY RECORDERS OFFICE.

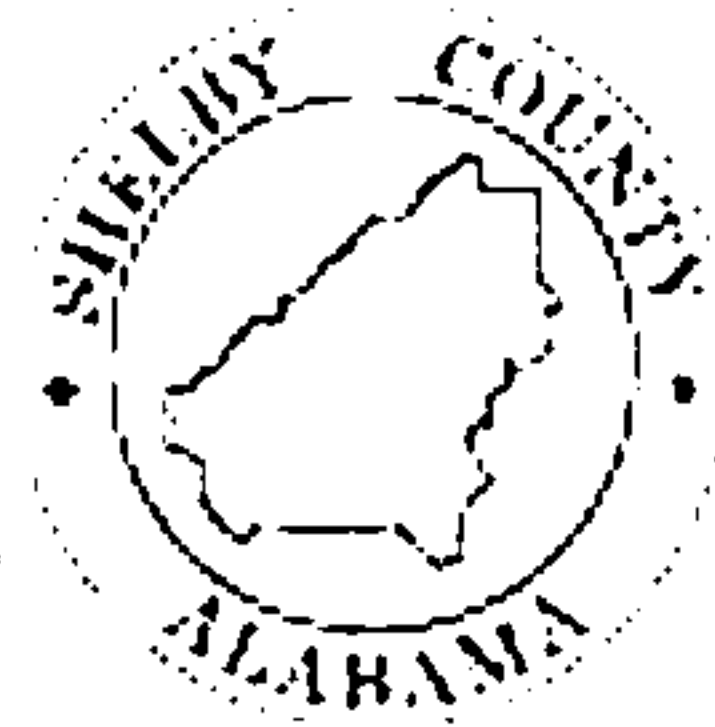
PARCEL NO. 13 3 06 0 001 003.076

Order Number: 5651169

Address: 1580 SOUTHPOINTE DRIVE, HOOVER, AL

20210415000187180 04/15/2021 08:57:15 AM MORTAMEN
4/4

STAMP
ADDED
TO CAPTURE
IMAGE



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
04/15/2021 08:57:15 AM
\$122.50 CHERRY
20210415000187180

Alvin S. Boyd