

**RECORDATION REQUESTED BY:**

First Bank of Alabama  
Talladega  
120 North Street, East  
Talladega, AL 35160

20220202000046290  
02/02/2022 08:28:16 AM  
MORTAMEN 1/4

**WHEN RECORDED MAIL TO:**

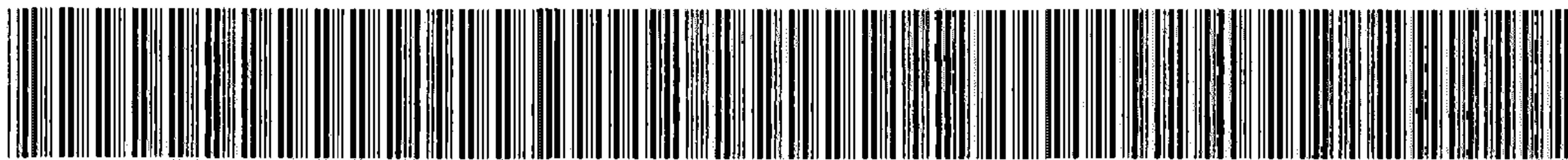
First Bank of Alabama  
Talladega  
120 North Street, East  
Talladega, AL 35160

**SEND TAX NOTICES TO:**

First Bank of Alabama  
Talladega  
120 North Street, East  
Talladega, AL 35160

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**



\*00000000020078993074002012022#####\*

**Notice:** The original principal amount available under the Note (as defined below), which was \$325,000.00 (on which any required taxes already have been paid), now is increased by an additional \$50,000.00.

**THIS MODIFICATION OF MORTGAGE** dated February 1, 2022, is made and executed between Ben C. Frederick AKA: Casey Frederick and Kasey M Frederick, As Husband and Wife (referred to below as "Grantor") and First Bank of Alabama, whose address is 120 North Street, East, Talladega, AL 35160 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated June 26, 2020 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Recorded Shelby Co. Judge of Probate, AL on 7/13/20 #20200713000288370 formerly Southfirst Bank .

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

See the exhibit or other description document 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 1472 GLAZE FERRY RD, HARPERSVILLE, AL 350786931.

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

Principal increase from \$325,000.00 to \$375,000.00.

**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.

**MODIFICATION OF MORTGAGE  
(Continued)**


Loan No: 20078993

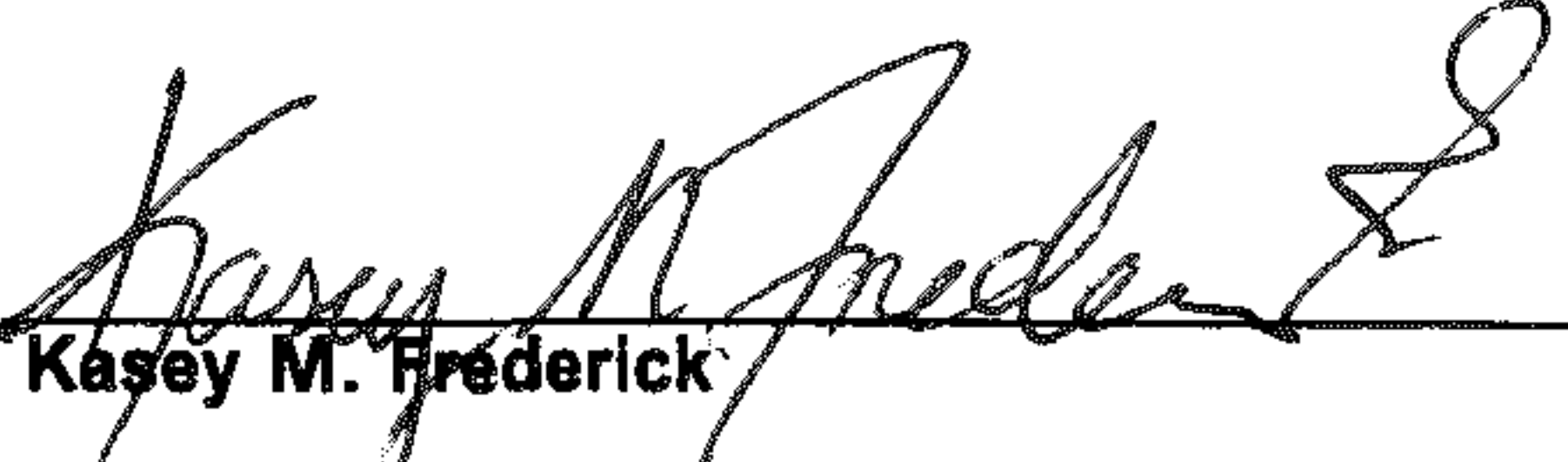
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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 1, 2022.

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)  
Ben C. Frederick

X  (Seal)  
Kasey M. Frederick

LENDER:

FIRST BANK OF ALABAMA

X  (Seal)  
Debra Elaine Kitchin, Assistant Vice President, Retail  
Lender

This Modification of Mortgage prepared by:

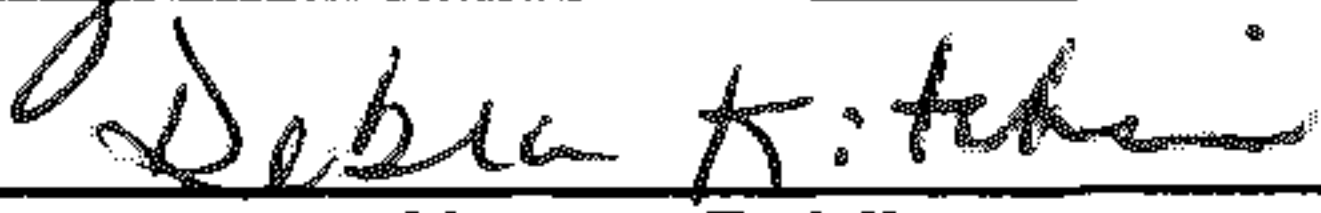
Name: Jeanie Moore, Loan Processor  
Address: 120 North Street, East  
City, State, ZIP: Talladega, AL 35160

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Alabama )  
 ) SS  
COUNTY OF Talladega )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Ben C. Frederick and Kasey M. Frederick, 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 1<sup>st</sup> day of February, 2022.

  
Notary Public

My commission expires \_\_\_\_\_



# **MODIFICATION OF MORTGAGE (Continued)**

Loan No: 20078993

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## **LENDER ACKNOWLEDGMENT**

STATE OF Al

)

COUNTY OF Tallapoosa

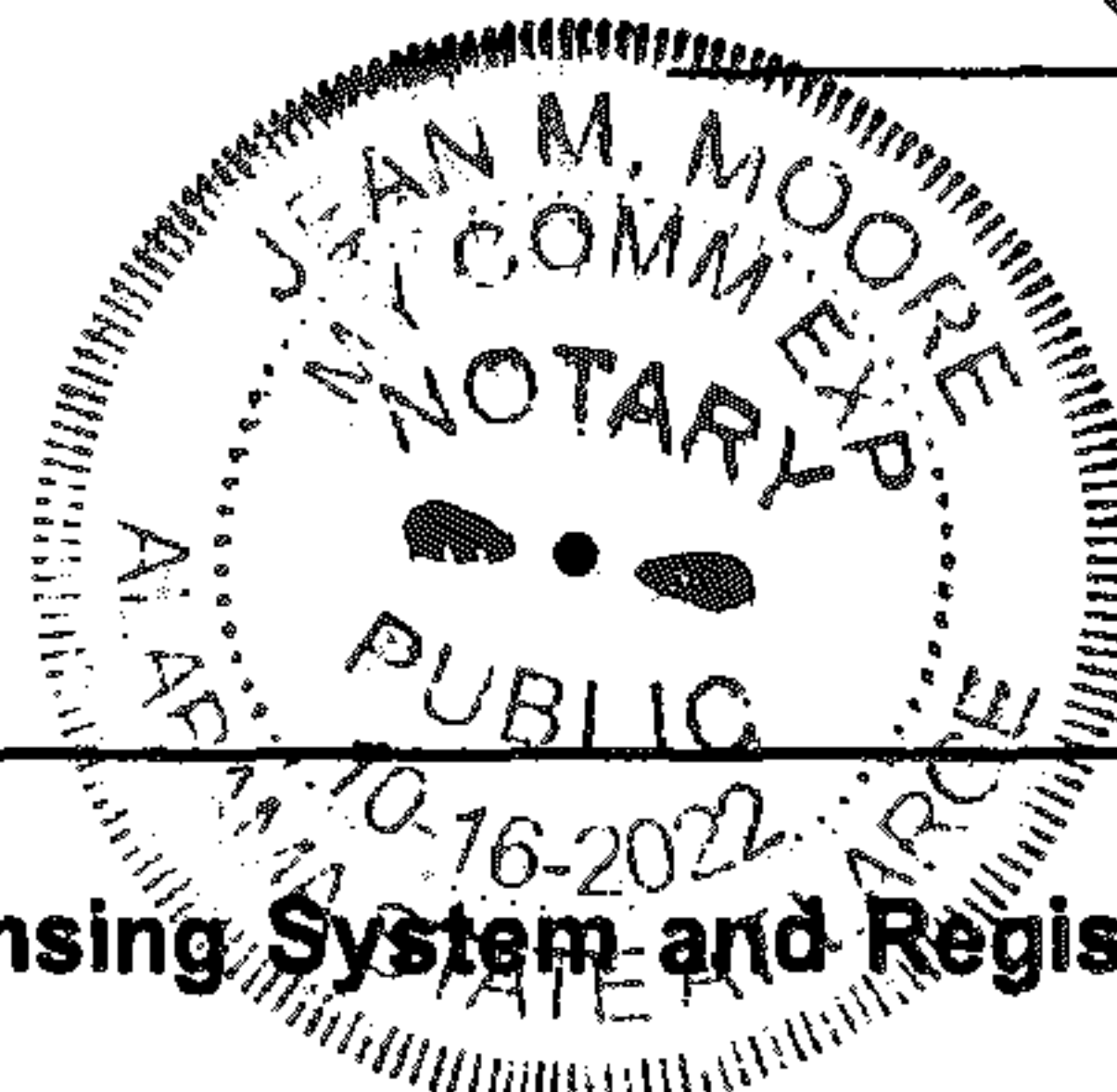
) SS

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Debra Elaine Kitchin whose name as Assistant Vice President, Retail Lender of First Bank of Alabama 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 Assistant Vice President, Retail Lender of First Bank of Alabama, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 1st day of Feb., 2022.

Jean M. Moore  
Notary Public

My commission expires 10-16-22

### **Originator Names and Nationwide Mortgage Licensing System and Registry IDs:**

Organization: First Bank of Alabama

NMLSR ID: 411938

Individual: Debra Elaine Kitchin

NMLSR ID: 1449242

Exhibit "A"

Lots 1 and 2, according to the Survey of Farm Land Estates Subdivision, as recorded in Map Book 42 Page 94, in the Probate Office of Shelby County, Alabama.



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
02/02/2022 08:28:16 AM  
\$107.00 BRITTANI  
20220202000046290

*Allen S. Bayl*