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This instrument was prepared by Cindy McCarville, FirstBank, 722 Columbia Ave, Franklin, TN 37064

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is July 27, 2022. The parties and their addresses are:

MORTGAGOR:

WILLIAM RANDY DOW JR
2384 Blackridge Drive
Hoover AL 35244

SHELLY MARIE DOW
2384 Blackridge Drive
Hoover AL 35244

LENDER:

FIRSTBANK
Organized and existing under the laws of Tennessee
211 Commerce Street
Suite 300
Nashville, TN 37201

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated April 25, 2022 and recorded on April 26, 2022 (Security Instrument). The Security Instrument was recorded in the records of Shelby County, Alabama at Instrument No. 20220426000170410 and covered the following described Property:

SEE ATTACHED EXHIBIT A

The property is located in Shelby County at 881 Sun Valley Rd, Harpersville, Alabama 35078.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, dated April 25, 2022, from William Randy Dow Jr (Borrower) to Lender, with a modified loan amount of \$1,334,956.27 and maturing on July 20, 2027.

(b) All Debts. All present and future debts from William Randy Dow Jr to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. This Modification will not secure any other debt if Lender, with respect to that other debt, fails to fulfill any necessary requirements or fails to conform to any limitations of the Truth

in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. WARRANTY OF TITLE. Mortgagor warrants that Mortgagor continues to be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell and mortgage with the power of sale the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

4. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES. By signing under seal, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

William Randy Dow JR

(Seal)

Date 7/27/22

Shelly Marie Dow

(Seal)

Date 7/27/22

LENDER:

FirstBank

By Megan Michele Anglin

(Seal)

Megan Michele Anglin, Relationship Manager

Date 7/27/22

(Attest)

ACKNOWLEDGMENT.

Stacie OF Alabama County OF Jeffersonss.

I, Stacie Stephenson, a notary public, hereby certify that William Randy Dow JR, and Shelly Marie Dow, whose name(s) is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she/they executed the same voluntarily on the day the same bears date. Given under my hand this 27 day of July, 2022.

My commission expires:

Stacie Stephenson
(Notary Public)



(Lender Acknowledgment)

State Alabama, County Jefferson ss.

I, Stacie Stephenson, a notary public, in and for said County in said State, hereby certify that Megan Michele Anglin, whose name(s) as Relationship Manager of FirstBank, a corporation, is/are signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she/they, as such officer(s) and with full authority, executed the same voluntary for and as the act of said corporation. Given under my hand this the 27th day of July, 2022.

My commission expires:

Stacie Stephenson
(Notary Public)

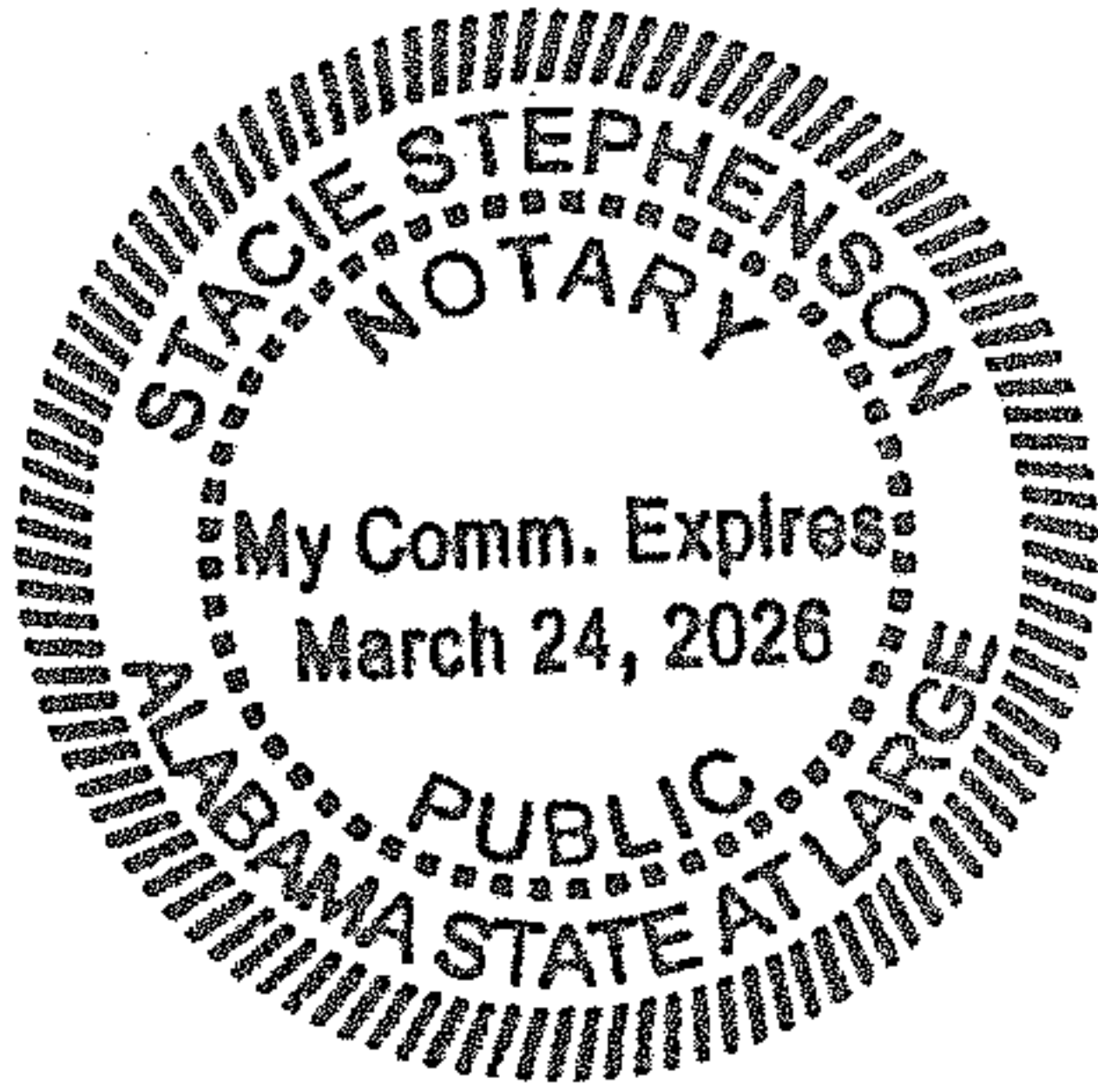


Exhibit "A"

LOT 1022, ACCORDING TO THE FINAL PLAT OF THE SUBDIVISION BLACKRIDGE PHASE 1A, AS RECORDED IN MAP BOOK 48, PAGES 83 A & B, 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
08/03/2022 08:08:51 AM
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Allen S. Bayl