



20230421000115610 1/2 \$325.00  
Shelby Cnty Judge of Probate, AL  
04/21/2023 01:03:34 PM FILED/CERT

**RECORDATION REQUESTED BY:**

Regions Bank  
UAB BRANCH  
1900 UNIVERSITY BLVD  
ALBH60043B  
BIRMINGHAM, AL 35233

**WHEN RECORDED MAIL TO:**

Regions Bank  
Collateral Management  
2090 Parkway Office Circle  
Hoover, AL 35244

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



**REGIONS**

**MODIFICATION OF MORTGAGE**



\*DOC4800300043403532010003476553000000\*

**THIS MODIFICATION OF MORTGAGE** dated January 9, 2023, is made and executed between ZEPT Properties, LLC, AN ALABAMA LIMITED LIABILITY COMPANY, whose address is 1904 INDIAN LAKE DR, BIRMINGHAM, AL 35244 (referred to below as "Grantor") and Regions Bank, whose address is 1900 UNIVERSITY BLVD, ALBH60043B, BIRMINGHAM, AL 35233 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated August 15, 2019 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded in Instrument Number 20191007000368830, of the Public Records of Shelby County, AL.

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

Lot 2, according to the Survey of Indian Valley Lake Estates, as recorded in Map Book 6, Page 20, in the Probate Office of SHELBY County, ALABAMA.

**THIS EASEMENT IS TO GRANT INGRESS AND EGRESS ALONG AN EASEMENT DESCRIBED AS FOLLOWS:**

A ten foot wide by twenty foot long easement being located on LOT 1, INDIAN VALLEY LAKE ESTATES as recorded in Map Book 6, Page 20 in the Probate Office of Shelby County, Alabama, more particularly described as follows:

COMMENCE at the Northwest Corner of Lot 1, INDIAN VALLEY LAKE ESTATES as recorded in Map Book 6, Page 20 in the Probate Office of Shelby County, Alabama; thence run Easterly along the North line of the aforesaid LOT 1, being the South line of LOT 2, INDIAN VALLEY LAKE ESTATES as recorded in Map Book 6, Page 20 in the Probate Office of Shelby County, Alabama, a distance of 35.00 feet to the POINT OF BEGINNING of the ten foot wide easement described herein; thence continue Easterly along the North line of LOT 1 a distance of 20.00 feet; thence 90°00'00" right Southerly a distance of 10.00 feet; thence 90°00'00" right, Westerly, parallel to the North line of LOT 1 a distance of 20.00 feet; thence 90°00'00" right Northerly a distance of 10.00 feet to the POINT OF BEGINNING.

Parcel: 104200001040000

The Real Property or its address is commonly known as 1904 INDIAN LAKE DR, BIRMINGHAM, AL 35244. The Real Property tax identification number is 104200001040000.

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

The amount of the promissory note dated August 15, 2019, in the original principal amount of \$138,110.00 (the "Original Note") is being increased and the term of the Original Note is being renewed or extended by the execution of a modified note of even date with this Modification of Mortgage. The Original Note has a present principal balance of \$134,313.19, and an additional advance of \$65,686.81 is being made, for a total outstanding principal balance under the modified note of \$200,000.00. The modified maturity date of the Mortgage is January 9, 2030.

**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 endorers 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 ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 9, 2023.**

**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.**

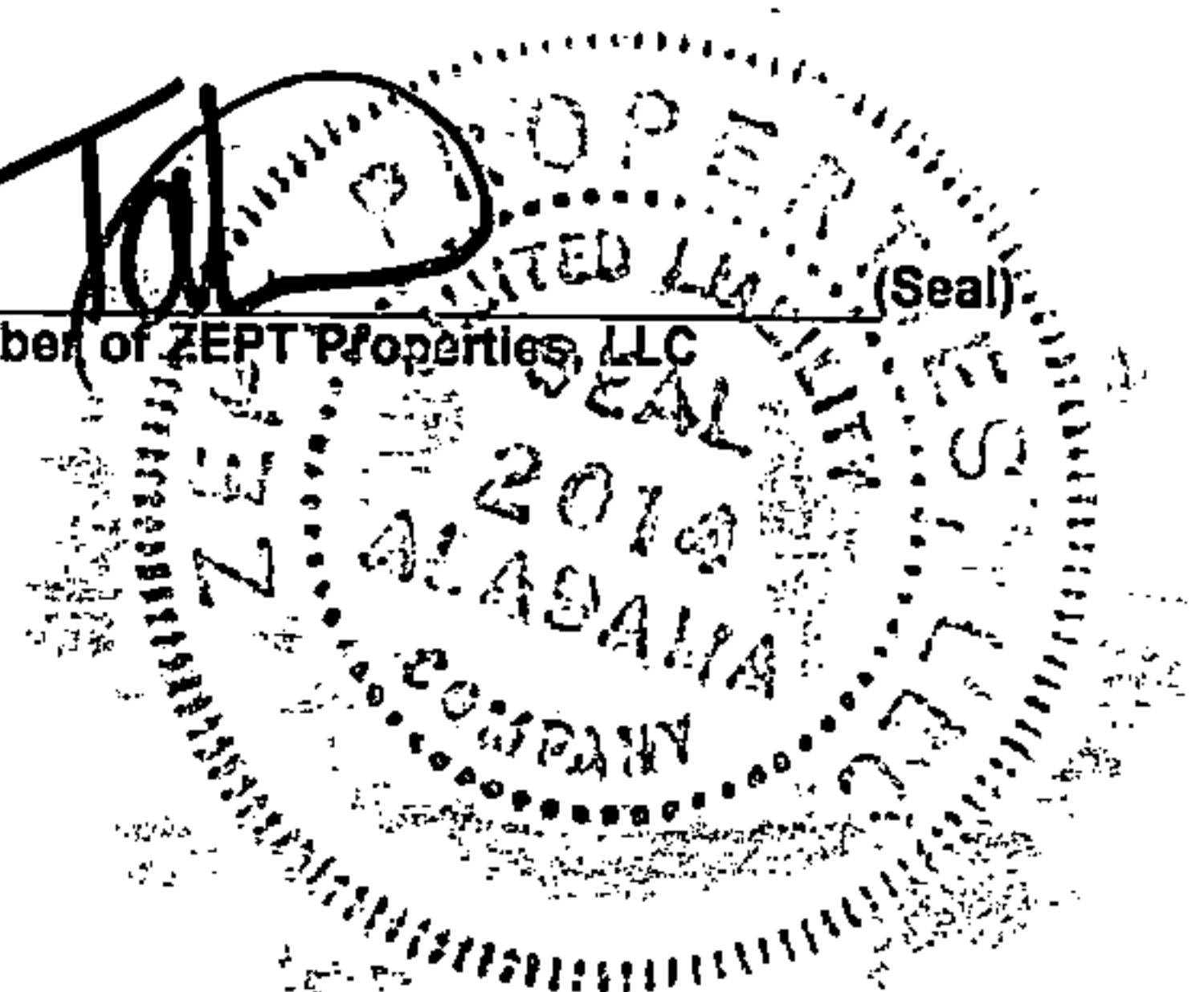
**GRANTOR:**

ZEPT PROPERTIES, LLC

By:

Erin M Tatum, Member of ZEPT Properties, LLC

82367832  
When Recorded Return To:  
Indecomm Global Services  
1427 Energy Park Drive  
St. Paul, MN 55108



LENDER:

REGIONS BANK

X Carmen Bishop (Seal)  
Authorized Signer



20230421000115610 2/2 \$325.00  
Shelby Cnty Judge of Probate, AL  
04/21/2023 01:03:34 PM FILED/CERT

This Modification of Mortgage prepared by:

Name: Meg Atkins  
Address: 1900 UNIVERSITY BLVD  
City, State, ZIP: BIRMINGHAM, AL 35233

LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

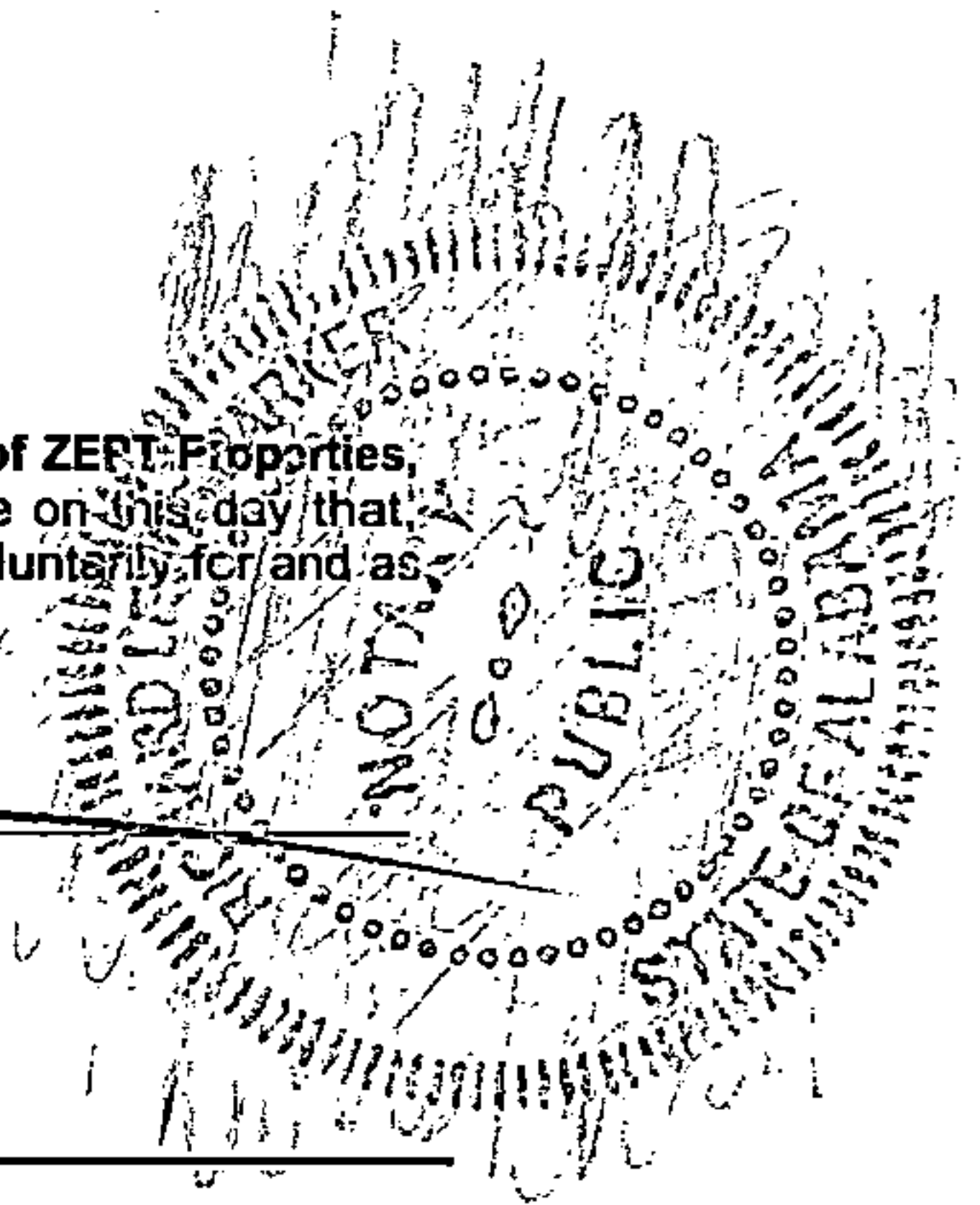
STATE OF Alabama )  
COUNTY OF Jefferson ) SS

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Erin M Tatum, Member of ZERT Properties, LLC, a limited liability company, 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 said Modification, he or she, as such member and with full authority, executed the same voluntarily for and as the act of said limited liability company.

Given under my hand and official seal this 9th day of January, 20 23.

My commission expires 3/13/23

Richard Lee Baker  
Notary Public



LENDER ACKNOWLEDGMENT

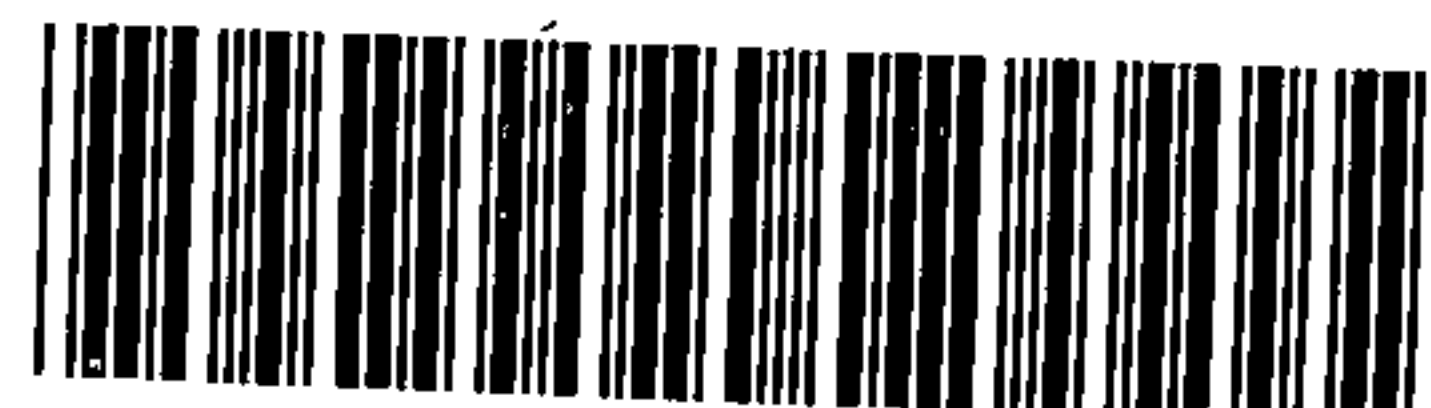
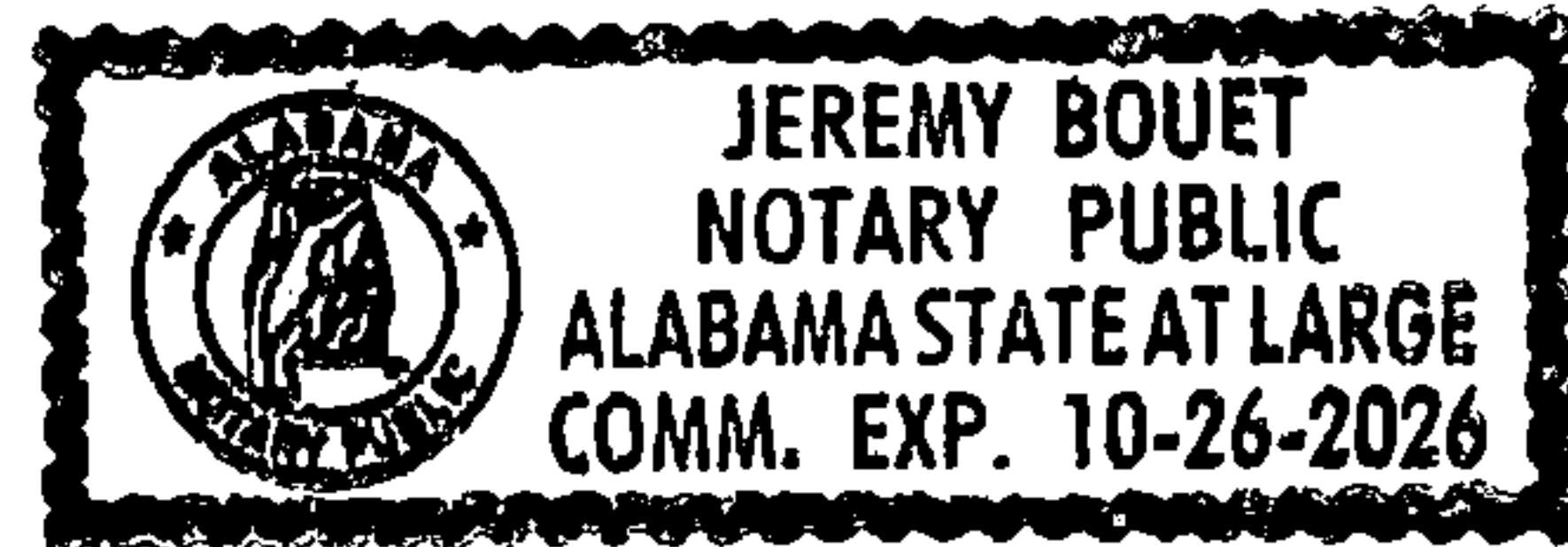
STATE OF Alabama )  
COUNTY OF Shelby ) SS

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Carmen Bishop whose name as VP 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 VP of Regions Bank, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 16 day of January, 20 23.

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

Jeremy Bouet  
Notary Public



\*U08254319\*  
1649 4/13/2023 82367832/1

W2023011266260