

RECORDATION REQUESTED BY:

SouthPoint Bank
Commercial Lending
3501 Grandview Parkway
Birmingham, AL 35243

20231013000303700 1/3 \$86.50
Shelby Cnty Judge of Probate, AL
10/13/2023 12:12:20 PM FILED/CERT

WHEN RECORDED MAIL TO:

SouthPoint Bank
Commercial Lending
3501 Grandview Parkway
Birmingham, AL 35243

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



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Notice: The original principal amount available under the Note (as defined below), which was \$85,000.00 (on which any required taxes already have been paid), now is increased by an additional \$39,000.00.

THIS MODIFICATION OF MORTGAGE dated September 28, 2023, is made and executed between NANCY L JONES, an individual who is either single or whose spouse doesn't hold any ownership interest, whose address is 850 HIGHWAY 55, WILSONVILLE, AL 35186 (referred to below as "Grantor") and SouthPoint Bank, whose address is 3501 Grandview Parkway, Birmingham, AL 35243 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 4, 2017 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Mortgage dated May 25, 2012 and recorded in Shelby County Probate Office Instrument Number 20120608000202180 and Modification of said mortgage dated October 4, 2017 and recorded in Shelby County Probate Office Instrument Number 2017017000377010.

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: 850 HIGHWAY 55, WILSONVILLE, AL 35186.

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

INCREASE THE EXISTING MORTGAGE AMOUNT FROM \$85,000.00 TO \$124,000.00 BY EXECUTING THIS AMENDMENT TO MORTGAGE. THE TOTAL PRINCIPAL AMOUNT SECURED BY THE SECURITY INSTRUMENT AT ANY ONE TIME WILL NOT EXCEED \$124,000.00 WHICH IS A \$39,000.00 INCREASE TO THE TOTAL PRINCIPAL AMOUNT SECURED.

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. 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.

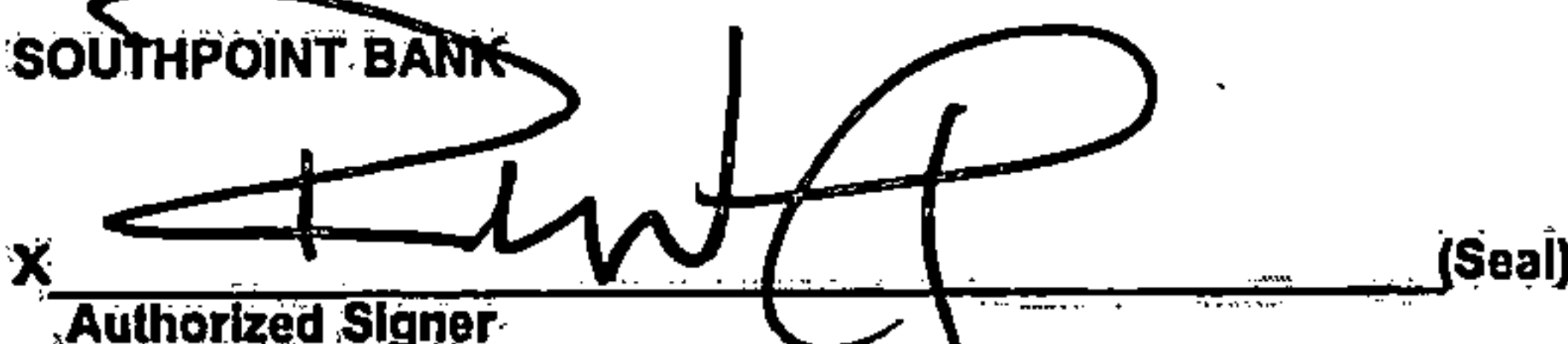
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 28, 2023.

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:

x  (Seal)
NANCY L JONES

LENDER:

SOUTHPOINT BANK
x  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Ashleigh Crumbley, Loan Specialist
Address: 900 2nd Ave SW
City, State, ZIP: Cullman, AL 35055



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INDIVIDUAL ACKNOWLEDGMENT

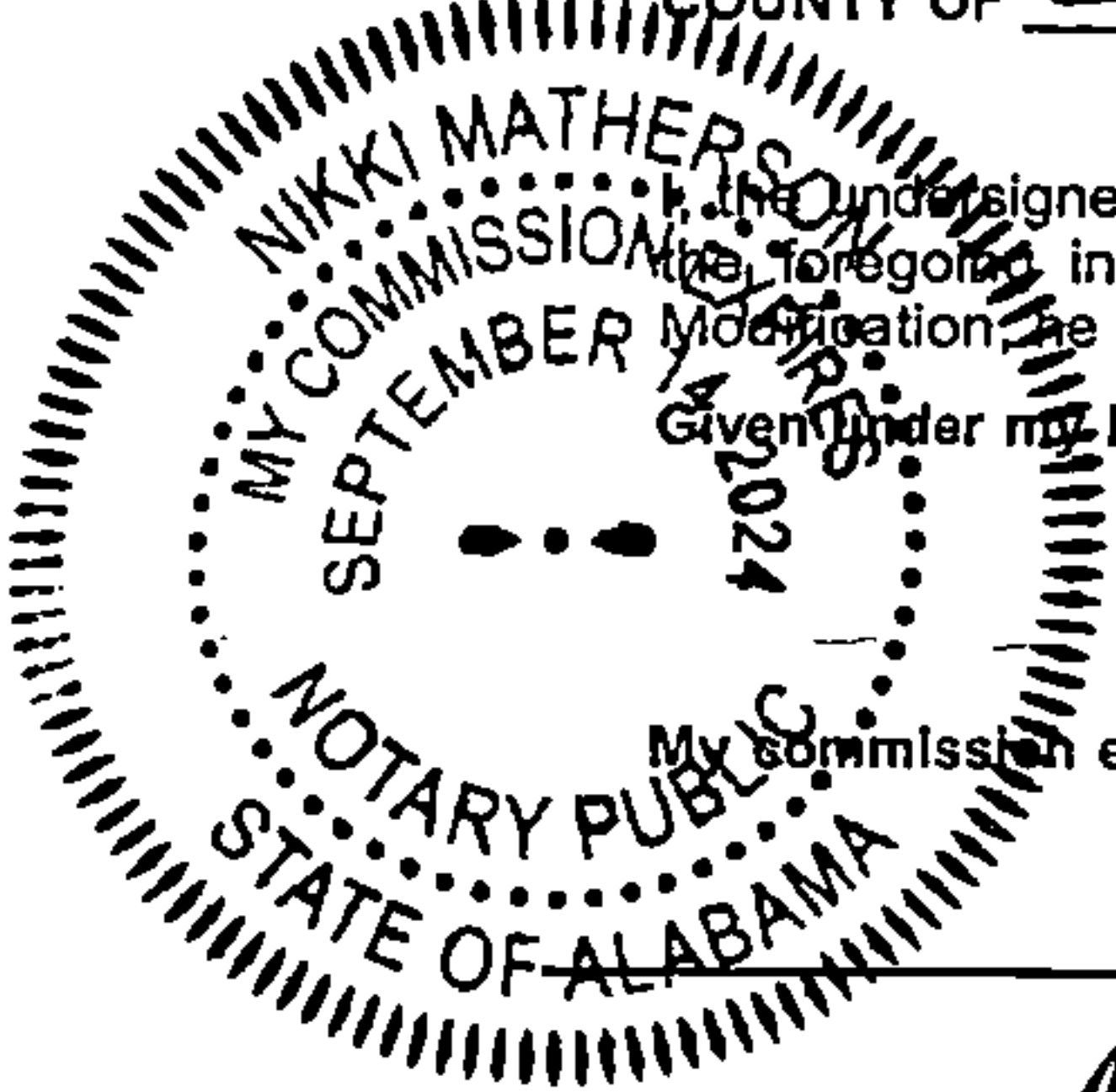
STATE OF Alabama
COUNTY OF Jefferson

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that NANCY L JONES, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th day of September, 2023
Nikki Matherson
Notary Public

My commission expires _____



LENDER ACKNOWLEDGMENT

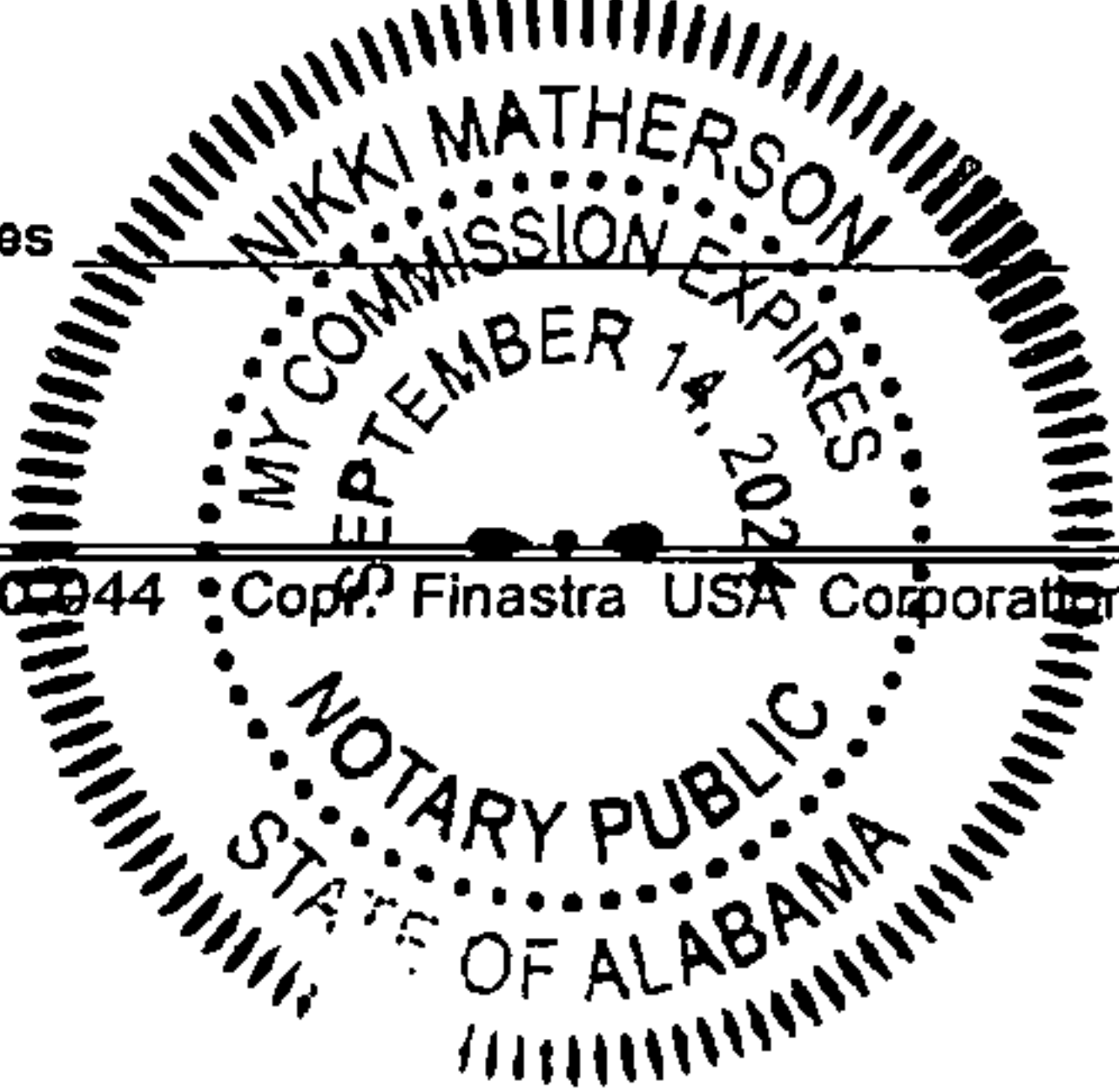
STATE OF Alabama
COUNTY OF Jefferson

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Howie Myers whose name as EVP of SouthPoint 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 EVP of SouthPoint Bank, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 28th day of September, 2023
Nikki Matherson
Notary Public

My commission expires _____





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Exhibit "A"

To Mtg i/n/o Nancy L Jones dated 9/28/23

From a ½ inch rebar at the true SE corner of the SW¼ of NE¼ of Section 5, Township 21 South, Range 1 East, being the point of beginning of herein described parcel of land; run thence West along the South boundary of said SW ¼ - NE ¼ a distance of 1048.90 feet to a ½ inch rebar on the Southerly boundary of Shelby County, Highway #55 (80' ROW); thence turn 164 degrees 42 minutes 05 seconds right and run 23.21 feet along said highway boundary and the following courses: 00 degrees 44 minutes 07 seconds left for 108.00 feet; 00 degrees 43 minutes 04 seconds left for 112.39 feet; 00 degrees 51 minutes 52 seconds left for 111.21 feet; 02 degrees 44 minutes left for 117.55 feet; 07 degrees 09 minutes 21 seconds left for 114.88 feet; 07 degrees 37 minutes 26 seconds left for 112.41 feet; 09 degrees 34 minutes 58 seconds left for 113.82 feet; 07 degrees 21 minutes 19 seconds left for 111.68 feet; 03 degrees 57 minutes 07 seconds left for 108.62 feet; 03 degrees 37 minutes 17 seconds left for 110 .10 feet; thence turn 03 degrees 26 minutes left and run 36.14 feet along said highway boundary to a ½ inch rebar; thence turn 66 degrees 11 minutes 27 seconds right and run 121.99 feet to a ½ inch rebar on the East boundary of aforementioned SW¼ - NE¼ of Section 5; thence turn 86 degrees 47 minutes 41 seconds right and run 639.44 feet to the point of beginning of herein described parcel of land. Situated in Shelby County, Alabama.