

## MODIFICATION OF MORTGAGE

The date of this Real Estate Modification is October 20, 2023. The parties and their addresses are:

**MORTGAGORS:** Susan Reynolds, also known as Susan I. Reynolds  
and husband, Raymond Heath Reynolds

**LENDER:** Coosa Pines Federal Credit Union  
33710 U.S. Highway 280  
Childersburg, Alabama 35044

THIS AGREEMENT made this the 20th day of October, 2023, by and between **SUSAN REYNOLDS, also known as SUSAN I. REYNOLDS and husband, RAYMOND HEATH REYNOLDS** (hereinafter referred to as the Mortgagors and Sycamore Federal Credit Union (the Lender); (hereinafter referred to as the Lender):

### WITNESSETH:

Mortgagor and Lender entered into a Security Instrument dated August 2, 2023, and recorded on August 4, 2023, in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20230804000236420. The property is located in Shelby County, Alabama, at 315 Reynolds Road, Vincent, Alabama, 35178, and is more particularly described as follows, to-wit:

Lot 2, according to the survey of Evie Hill Subdivision, recorded in Map Book 55, Page 68, in the Probate Office, Shelby County, Alabama.

### MODIFICATION.

For value received, Mortgagors and Lender agree to modify the original Security Instrument. Mortgagors and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements.

The amount of the mortgage is increased in the sum of Twenty-Five Thousand and 00/100 Dollars (\$25,000.00).

**MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$100,000.00, which is the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

**WARRANTY OF TITLE.** Mortgagors warrant that Mortgagors are or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell and mortgage the property. Mortgagors also warrant that such same property is unencumbered, except for encumbrances of record.

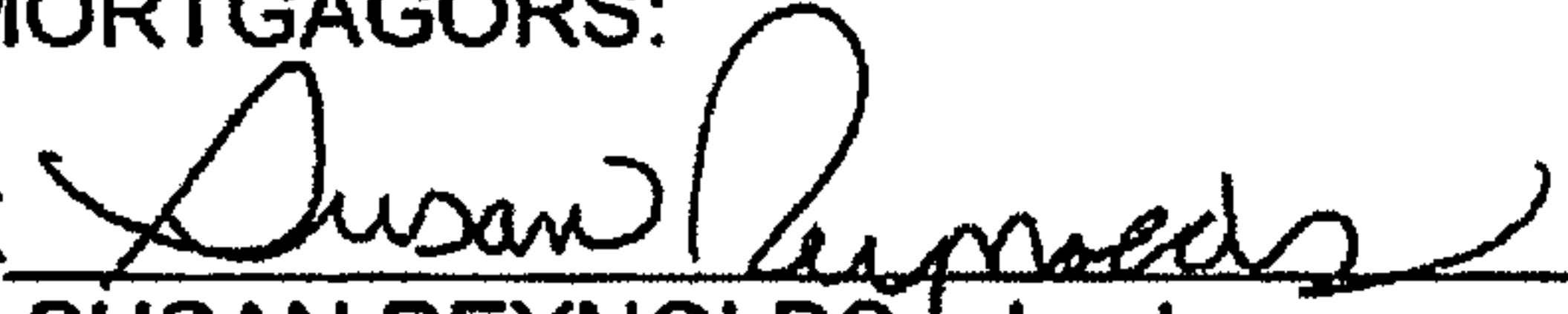
**CONTINUATION OF TERMS.** Except as specifically amended in this Modification, all

terms of the Security Instrument remain in effect.

**SIGNATURES.** By signing below, Mortgagors agree to the terms and covenants contained in this Modification. Mortgagors also acknowledge receipt of a copy of the Modification.

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed as of the day and year first above written.

MORTGAGORS:

x   
SUSAN REYNOLDS, also known as  
SUSAN I. REYNOLDS

x   
RAYMOND HEATH REYNOLDS

Lender: COOSA PINES FEDERAL CREDIT UNION  
A federal credit union

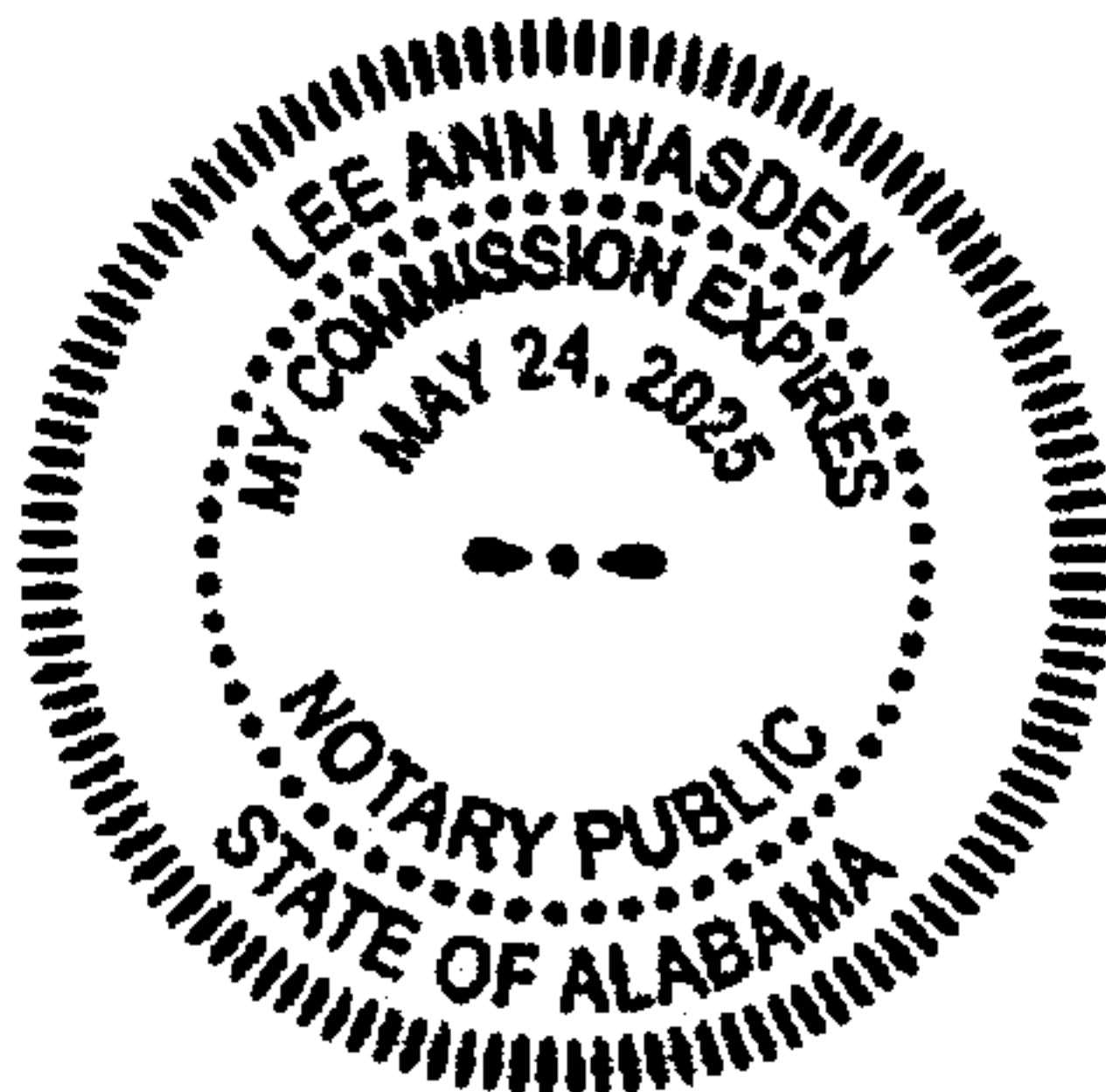
By:   
Christy Taylor, its Mortgage Manager

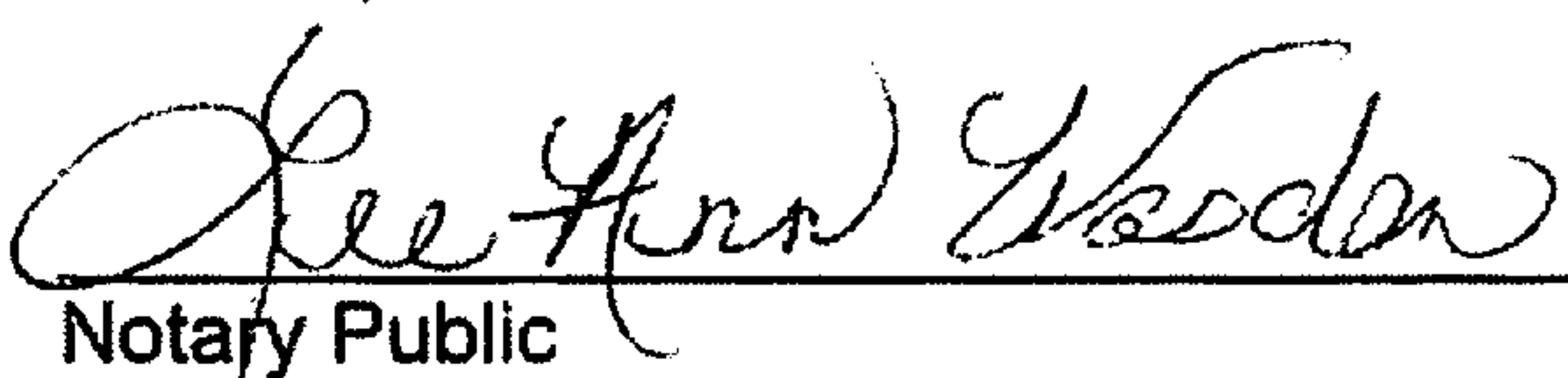
STATE OF ALABAMA,

COUNTY OF TALLADEGA.

I, the undersigned authority, a Notary Public, for said County and State hereby certify that SUSAN REYNOLDS, also known as SUSAN I. REYNOLDS, a married woman, whose name is acknowledged before me on this day that, being informed of the contents of this conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand this the 20<sup>th</sup> day of October, 2023.



  
Notary Public  
My Commission Expires: 05/24/2025

STATE OF ALABAMA,

COUNTY OF TALLADEGA.

I, the undersigned authority, a Notary Public, for said County and State hereby certify that RAYMOND HEATH REYNOLDS, a married man, whose name is acknowledged before me on this day that, being informed of the contents of this conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand this the 24<sup>th</sup> day of October, 2023.

Christy Holmes Taylor  
Notary Public

My Commission Expires

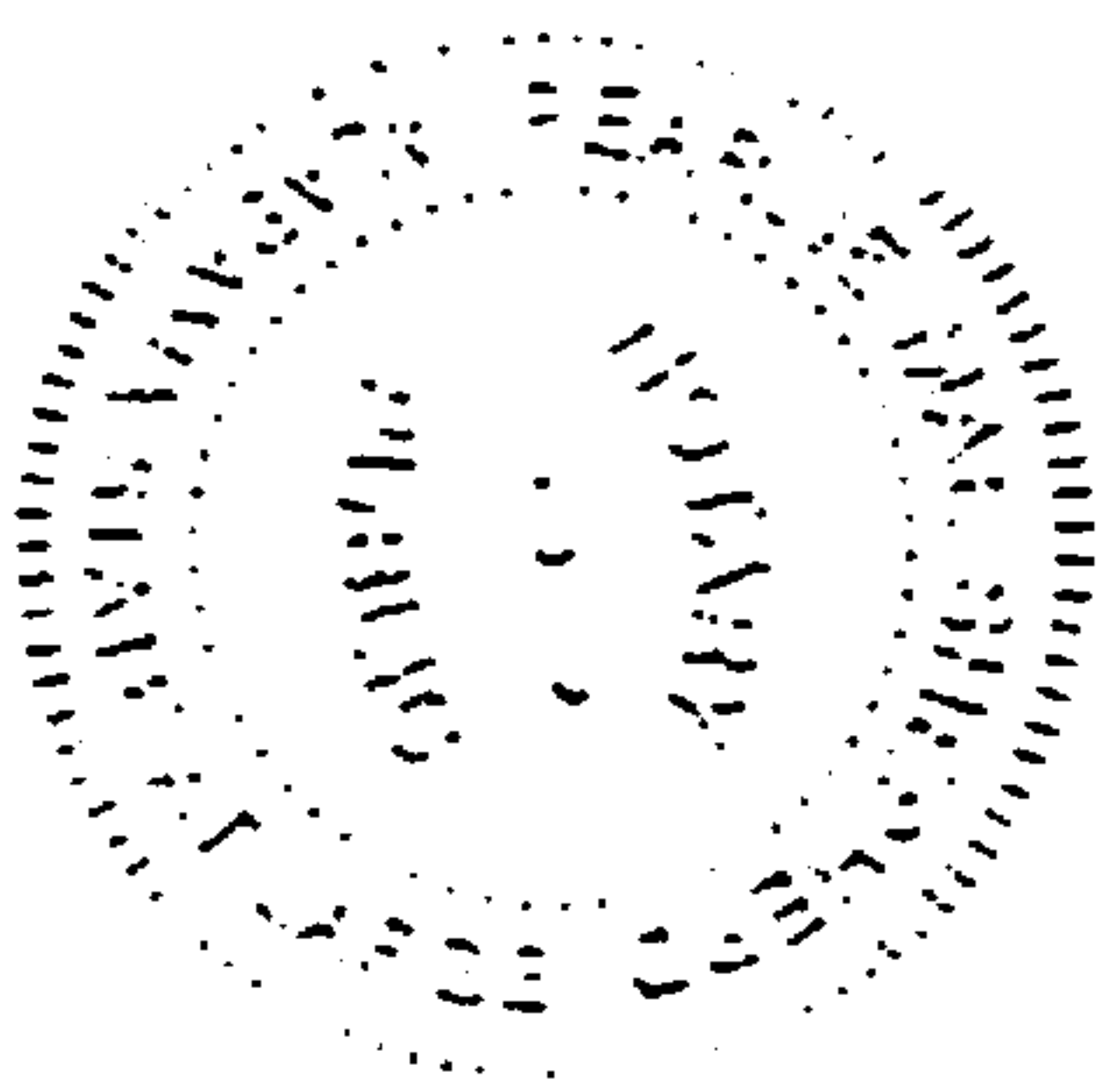


STATE OF ALABAMA,

COUNTY OF TALLADEGA.

I, the undersigned authority, a Notary Public, for said County and State hereby certify that Christy Taylor whose name as Mortgage Manager of Coosa Pines Federal Credit Union, a federal credit union, is acknowledged before me on this day that, being informed of the contents of this conveyance, he, as such Manager and with full authority, executed the same voluntarily on the day the same bears date, for and as the act of said credit union.

Given under my hand this the \_\_\_\_\_ Day of 24<sup>th</sup> October, 2023.



Randi Shuford  
Notary Public

My Commission Expires: MY COMMISSION EXPIRES: JANUARY 28, 2025

This instrument prepared by:

J. VAN WILKINS  
Attorney at Law  
103 East Second Street  
Sylacauga, Alabama 35150  
(256) 245-4200



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
11/09/2023 11:27:44 AM  
\$29.00 PAYGE  
20231109000330000

Alli S. Bayl