

~~Return To: Regions Bank
Collateral Management
2050 Parkway Office Circle
Birmingham, AL 35244~~

20240515000143470 1/4 \$188.75
Shelby Cnty Judge of Probate, AL
05/15/2024 11:28:24 AM FILED/CERT

Modification of Mortgage With Future Advance Clause

82422143

The date of this Real Estate Modification ("*Modification*") is October 17, 2023.

	When Recorded Return To:
Mortgagor	Indecomm Global Services
RONALD F GETTRIDGE AKA RONALD GETTRIDGE, Husband and NICOLE M GETTRIDGE, Wife;	1427 Energy Park Drive
227 WATERSTONE CT	St. Paul, MN 55108
MONTEVALLO, AL 35115-5713	
Lender	
Regions Bank	
Organized and existing under the laws of the state of Alabama	
2050 Parkway Office Circle	
Birmingham, AL 35244	

Background. Mortgagor and Lender entered into a Security Instrument dated August 12, 2023 and recorded on August 30, 2023 09:19:30 AM. The Security Instrument was recorded in the records of Shelby County, Alabama in Shelby County Judge of Probate AL. The property is located in Shelby County at 227 WATERSTONE CT, Montevallo, AL 35115. A instrument # 20230830000261280

Described as: THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE STATE OF ALABAMA, COUNTY OF SHELBY, TO-WIT: LOT 66, ACCORDING TO THE SURVEY OF WATERSTONE PHASE 2, AS RECORDED IN MAP BOOK 42, PAGE 118, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. THIS BEING THE SAME PROPERTY CONVEYED TO RONALD F. GETTRIDGE AND NICOLE M. GETTRIDGE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, DATED 10/01/2020 AND RECORDED ON 10/13/2020 IN INSTRUMENT NO. 20201013000465060, IN THE SHELBY COUNTY RECORDERS OFFICE. PARCEL NO. 28 3 06 0 010 017.000



N2023102303742

Modification. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor 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.

A credit agreement between Lender and RONALD F GETTRIDGE (the "*Borrower*") dated October 17, 2023 as modified by the loan modification agreement signed by Borrower and dated the same date as this Modification (the "*Loan Modification Agreement*"). Under the Loan Modification Agreement, the Lender agrees, subject to certain terms, conditions and limitations, to make advances to the Borrower in a principal amount outstanding not to exceed One hundred four thousand five hundred and 00/100 Dollars (U.S. \$104,500.00) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than September 6, 2053.

Maximum Obligation Limit. The total principal amount secured by the Security Instrument at any one time will not exceed \$104,500.00. 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. Original \$ 22,150 Unpaid \$ 82,350

Warranty of Title. Mortgagor warrants that Mortgagor is 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. Mortgagor also warrants 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.

Subordination, Partial Release and Other Modification Requests. From time to time, Grantor or Borrower may request that we subordinate the lien of this Mortgage to another lien, release part of the Property from the lien of this Mortgage, or agree to some other modification of this Mortgage or the Credit Agreement or any Related Document. We are not obligated to agree to any such request. We may, in our sole discretion, impose conditions on our agreement to any such request. Such conditions may include, without limitation, imposing a fee or increasing the interest rate under the Credit Agreement, or both.

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

Signed, sealed and delivered:

Mortgagor

 <u>RONALD F. GETTRIDGE</u>	<u>10.17.23</u> Date Seal	 <u>NICOLE M. GETTRIDGE</u>	<u>10.17.23</u> Date Seal
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Lender

Regions Bank



N2023102303743

Acknowledgment

State of Alabama

County of Jefferson

I, Christopher Joseph hereby certify that
RONALD F GETTRIDGE

, 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 the instrument, he/she executed the same voluntarily on the same day the same bears date.

Given under my hand this 17th day of OCT, 2023

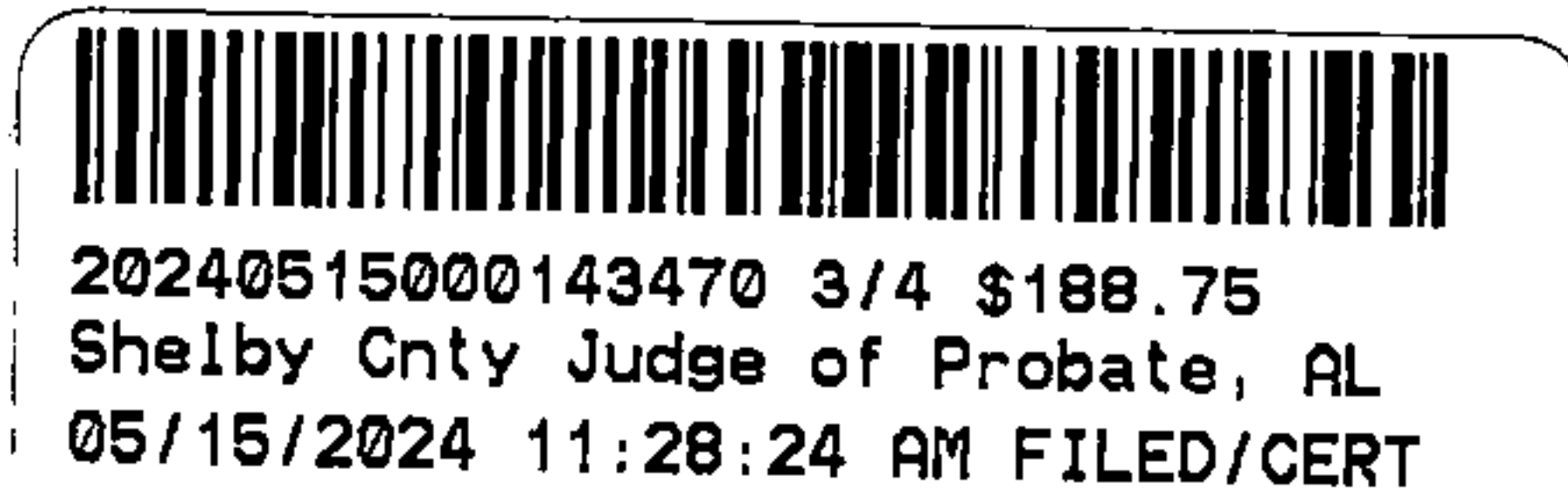
[Signature]
Notary Public

Christopher Joseph
Notary Public Name



This notarial act was completed:

- ☒ In Person
- ☐ In Person Electronic
- ☐ Remote Online Notarization



N2023102303743

Acknowledgment


State of Alabama

County of Jefferson

I, Christopher Joseph hereby certify that
NICOLE M GETTRIDGE

, 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 the instrument, he/she executed the same voluntarily on the same day the same bears date.

Given under my hand this 17th day of OCT, 2023



Notary Public

Christopher Joseph

Notary Public Name

This notarial act was completed:

- ☒ In Person
☐ In Person Electronic
☐ Remote Online Notarization



This Document Prepared By: Nadia Labady

2050 Parkway Office Circle

Hoover, AL 35244



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