

RECORDATION REQUESTED BY:

River Bank & Trust
Birmingham Office
1425 Montgomery Hwy
Suite 151
Vestavia Hills, AL 35216

WHEN RECORDED MAIL TO:

River Bank & Trust
Birmingham Office
1425 Montgomery Hwy
Suite 151
Vestavia Hills, AL 35216

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



#####048540105022024

Notice: The original principal amount available under the Note (as defined below), which was \$142,000.00 (on which any required taxes already have been paid), now is increased by an additional \$5,000.00.

THIS MODIFICATION OF MORTGAGE dated May 2, 2024, is made and executed between JERRY B REID, a single man, whose address is 2401 Oak Mountain State Park Road, Pelham, AL 35124 (referred to below as "Grantor") and River Bank & Trust, whose address is 1425 Montgomery Hwy , Suite 151, Vestavia Hills, AL 35216 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 4, 2024 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Mortgage recorded on 03-07-2024 at 08:20:25 AM in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument #20240307000062190.

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 2651 OAK MOUNTAIN STATE PARK ROAD, PELHAM, AL 35124.

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

The current principal balance of the loan is \$142,000.00. The principal loan amount has been Increased to \$147,000.00, and the maturity date will remain the same.

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 endorsers 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.



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MODIFICATION OF MORTGAGE (Continued)

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 2, 2024.

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 *Jerry B. Reid* (Seal)
JERRY B REID

LENDER:

RIVER BANK & TRUST

X *Jack Hutcherson* (Seal)
Jack Hutcherson, Assistant Vice President

This Modification of Mortgage prepared by:

Name: MICHELLE MORAN, LOAN DOCUMENT SPECIALIST
Address: 1425 Montgomery Hwy
City, State, ZIP: Vestavia Hills, AL 35216

INDIVIDUAL ACKNOWLEDGMENT

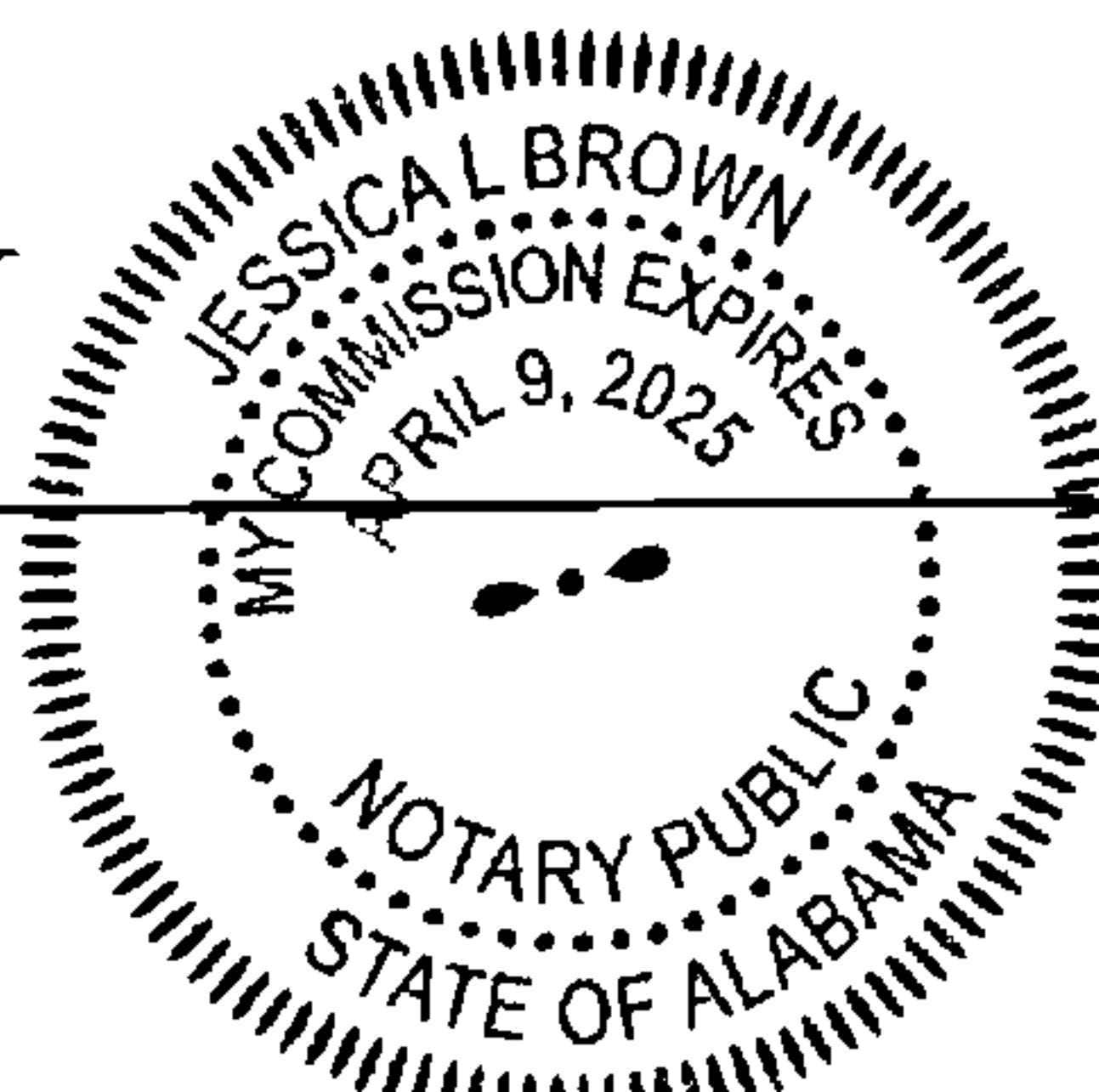
STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JERRY B REID, 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 2nd day of May, 2024.

Jessica L. Brown
Notary Public

My commission expires 4-9-2025





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**MODIFICATION OF MORTGAGE
(Continued)**

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LENDER ACKNOWLEDGMENT

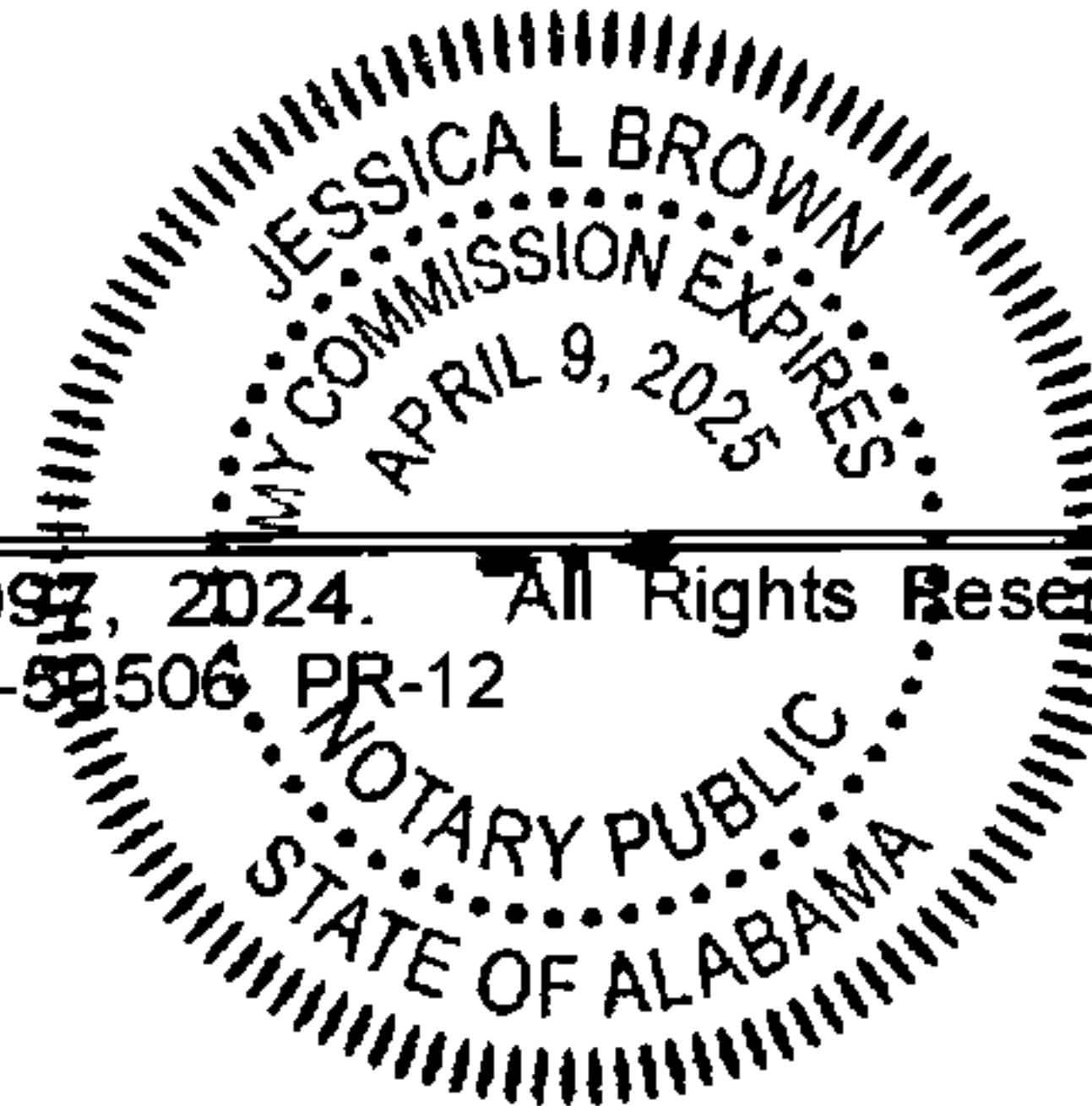
STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **Jack Hutcheson** whose name as **Assistant Vice President of River Bank & Trust** 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 **Assistant Vice President of River Bank & Trust**, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 2nd day of May, 2024.

Jessica L. Brown
Notary Public

My commission expires 4-9-2025





Issued By
CHICAGO TITLE INSURANCE COMPANY

EXHIBIT A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE FOLLOWING COUNTY/COUNTIES SHELBY IN THE STATE OF ALABAMA, AND IS DESCRIBED AS FOLLOWS:

A parcel of land situated in the SW 1/4 of the NE 1/4 of Section 6, Township 20 South, Range 2 West and being more particularly described as follows:

Commence at the SW corner of the NE 1/4 of said Section; thence South 88°20'28" East a distance of 164.79 feet to the Point of Beginning; thence North 36°39'48" East a distance of 367.82 feet to the point being the Point of Beginning of a curve to the right having a radius of 1140.14 feet a central angle of 9°44'51" and subtended by a chord which bears North 40°48'00" East a chord distance of 193.73 feet; thence along the arc of said curve a distance of 193.97 feet; thence South 52°38'28" East a distance of 267.69 feet; thence South 43°18'28" West a distance of 408.43 feet; thence North 86°19'07" West a distance of 279.42 feet to the Point of Beginning; being situated in Shelby County, Alabama.

Subject to existing sign on the Southeasterly portion of the land.

LESS AND EXCEPT any part of subject property lying within a road right of way.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
05/31/2024 11:11:53 AM
\$38.50 PAYGE
20240531000161860

Allen S. Bayl

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; and Schedule B, Part II-Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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