

**RECORDATION REQUESTED BY:**

Renasant Bank  
Inverness Office  
107 Inverness Corners  
Birmingham, AL 35242

**WHEN RECORDED MAIL TO:**

Renasant Bank  
Document Control Dept.  
P O Box 4140  
Tupelo, MS 38803

**SEND TAX NOTICES TO:**

Renasant Bank  
Inverness Office  
107 Inverness Corners  
Birmingham, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**



\*#####074011252024\*

**Notice:** This Modification of Mortgage does not secure new indebtedness or an increased amount of debt under the Note (as defined below).

**THIS MODIFICATION OF MORTGAGE** dated November 25, 2024, is made and executed between Morris Becker, whose address is 3130 Crossings Dr, Hoover, AL 35242 and Virginia C. Becker, whose address is 3130 Crossings Dr, Hoover, AL 35242, husband and wife (referred to below as "Grantor") and Renasant Bank, whose address is 107 Inverness Corners, Birmingham, AL 35242 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated November 18, 2014 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

**Recorded on 12/3/2014 Instrument #20141203000380680 .**

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

See the real property described in the Deed of Trust, which description is incorporated by reference and made a part of this modification as if fully set forth herein.

The Real Property or its address is commonly known as 3130 Crossings Dr, Hoover, AL 35242.

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

**The Maturity Date of the Note has been extended to December 25, 2034.**

The principal amount of the Modified Note is: \$ 249,000.00 and is the same or less than the principal amount of the Note referenced in the Security Deed and therefore no additional intangible tax is due.

**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.

**RECORDATION TAX.** A RECORDATION TAX WAS PREVIOUSLY PAID ON THE MAXIMUM PRINCIPAL INDEBTEDNESS STATED IN THE MORTGAGE. THIS MODIFICATION IS EXEMPT FROM THE RECORDATION TAX EXCEPT TO THE EXTENT OF THE INCREASE OF THE MAXIMUM PRINCIPAL INDEBTEDNESS STATED HEREIN IF ANY. THE RECORDING TAX DUE ON THE INCREASE IN SUCH MAXIMUM PRINCIPAL INDEBTEDNESS (TO THE EXTENT ANY IS SHOWN IN THE MODIFICATION SECTION ABOVE) IS TENDERED WITH THIS MODIFICATION.

**MISCELLANEOUS TERMS.** This Modification is intended to be a modification only and not a discharge or novation of the Mortgage or the Note secured thereby, and is not intended to, and shall not in any manner, impair the lien or affect the validity or priority of the Mortgage as security for the Note or any and all other indebtedness secured thereby whether incurred, advanced or otherwise arising before or after the date of this Modification. The Mortgage is extended to and shall continue to secure the Note as previously, contemporaneously or hereafter renewed, extended, refinanced and/or modified, regardless of whether such renewal, extension, refinancing or modification is evidenced by a further modification or amendment of the Mortgage. References to the dollar amount of the Note or other indebtedness secured by the Mortgage is not intended to limit the indebtedness secured by the Mortgage and such stated amounts do not necessarily include the following types of indebtedness which are also secured by the Mortgage: (a) interest, collection expenses, attorney fees and other fees and charges previously or hereafter made, incurred or accruing under the terms of the Note and/or Mortgage, as renewed, extended, refinanced and/or modified, (b) advances previously or hereafter made under the terms of the Mortgage to protect the real property covered by the Mortgage and/or to perform any of the covenants contained in the Mortgage including, without limitation, advances for preservation, protection, improving, or insuring such real property or the priority of the Mortgage, and/or (c) any other existing or hereafter incurred indebtedness which may be secured by the Mortgage under the terms thereof. The inclusion of any such stated dollar amounts herein shall not limit, impair or affect the terms of the Note.

**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 NOVEMBER 25, 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 Morris Becker (Seal)  
Morris Becker

X Virginia C. Becker (Seal)  
Virginia C. Becker

LENDER:

RENASANT BANK

X Herb Solomon (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

Name: Herb Solomon  
Address: 107 Inverness Corners  
City, State, ZIP: Birmingham, AL 35242

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Alabama )  
 ) SS  
COUNTY OF Jefferson )

David Gonzalez  
My Commission Expires

Notary

Public

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Morris Becker, HUSBAND AND WIFE, 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 25<sup>th</sup> day of November, 2024.

David Gonzalez  
Notary Public

My commission expires 04/09/28

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Alabama )  
 ) SS  
COUNTY OF Jefferson )

David Gonzalez  
My Commission Expires

Notary

Public

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Virginia C. Becker, 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 25<sup>th</sup> day of November, 2024.

David Gonzalez  
Notary Public

My commission expires 04/09/28

MODIFICATION OF MORTGAGE  
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Alabama

)

COUNTY OF Jefferson

) SS

)

David Gonzalez  
My Commission Expires

Notary

Public

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that \_\_\_\_\_  
whose name as \_\_\_\_\_ of **Renasant Bank** is signed to the foregoing Modification of Mortgage 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 \_\_\_\_\_ of **Renasant Bank**, executed the same voluntarily on the day same were date.  
Given under my hand and official seal this 25<sup>th</sup> day of November, 2024.

04/09/28  
Notary Public

[Signature]  
Notary Public

My commission expires 04/09/28

## Exhibit A

Lot 88, according to the Survey of Phase Five, Caldwell Crossings, 2<sup>nd</sup> Sector, as recorded in Map Book 32, Page 103 A & B, in the Probate Office of Shelby County, Alabama.



**Filed and Recorded**  
**Official Public Records**  
**Judge of Probate, Shelby County Alabama, County**  
**Clerk**  
**Shelby County, AL**  
**12/05/2024 10:36:47 AM**  
**\$404.50 PAYGE**  
**20241205000374420**

*Allie S. Bayl*