

RECORDATION REQUESTED BY:

SouthPoint Bank
Commercial Lending
3501 Grandview Parkway
Birmingham, AL 35243

WHEN RECORDED MAIL TO:

SouthPoint Bank
Commercial Lending
3501 Grandview Parkway
Birmingham, AL 35243

SEND TAX NOTICES 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 \$100,000.00 (on which any required taxes already have been paid), now is increased by an additional \$100,000.00.

THIS MODIFICATION OF MORTGAGE dated March 23, 2026, is made and executed between Terry A. Sides and Anne D. Sides whose address is 206 Bayhill Ter, Birmingham, AL 35244; husband and wife (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 November 13, 2020 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Mortgage dated 11/13/2020 and recorded in Shelby Co Probate Office Instrument Number: 20201113000520940

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

Lot 50, according to the Survey of Heatherwood, 4th Sector, 1st Addition, as recorded in Map Book 11, Page 32 and 33 in the Probate Office of Shelby County, Alabama

The Real Property or its address is commonly known as 206 Bayhill Ter, Birmingham, AL 35244.

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

The Mortgage secures the note or credit agreement dated November 13, 2020, from Terry A. Sides and Anne D. Sides, husband and wife ("Borrowers") to Lender (the "Note"), which is being modified by the Change In Terms Agreement between Borrower and Lender dated the same date as this Modification (the "Change in Terms Agreement"). The Mortgage, as modified hereby, shall secure the Note as modified by the Change in Terms Agreement and any and all previous and future renewals of, extensions of, modifications of, refinancing's of, consolidations of, and substitutions for the Note

The principal amount available under the Note, which originally was ONE HUNDRED THOUSAND US DOLLARS 00/100 (\$100,000.00) and which was increased on March 23, 2026 to TWO HUNDRED THOUSAND US DOLLARS 00/100 (on which any required taxes already have been paid), now is increased by an additional ONE HUNDRED THOUSAND US DOLLARS 00/100 (\$100,000.00), as evidenced by the Change In Terms Agreement.

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

Loan No: 100000826

**MODIFICATION OF MORTGAGE
(Continued)**

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LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

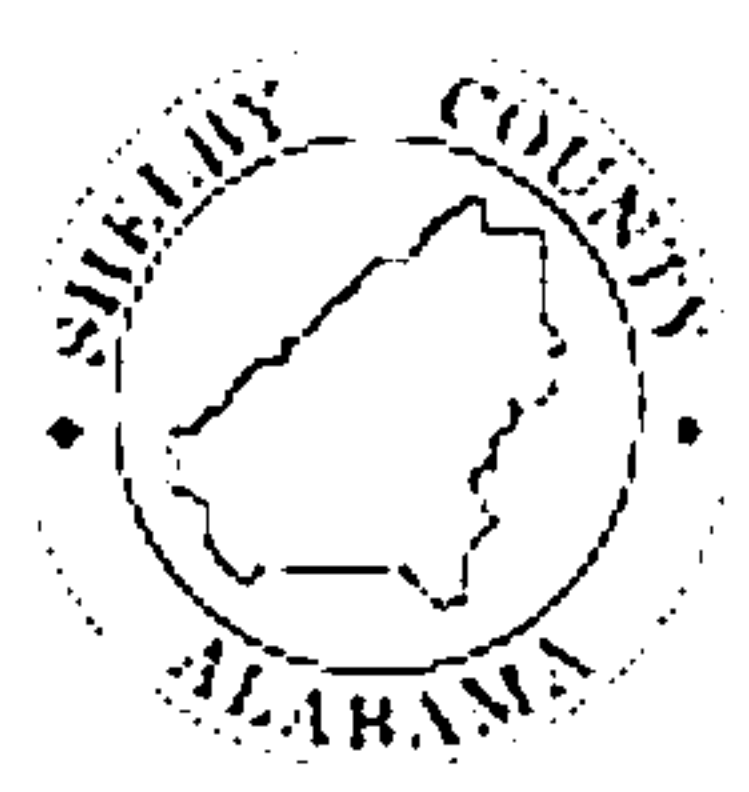
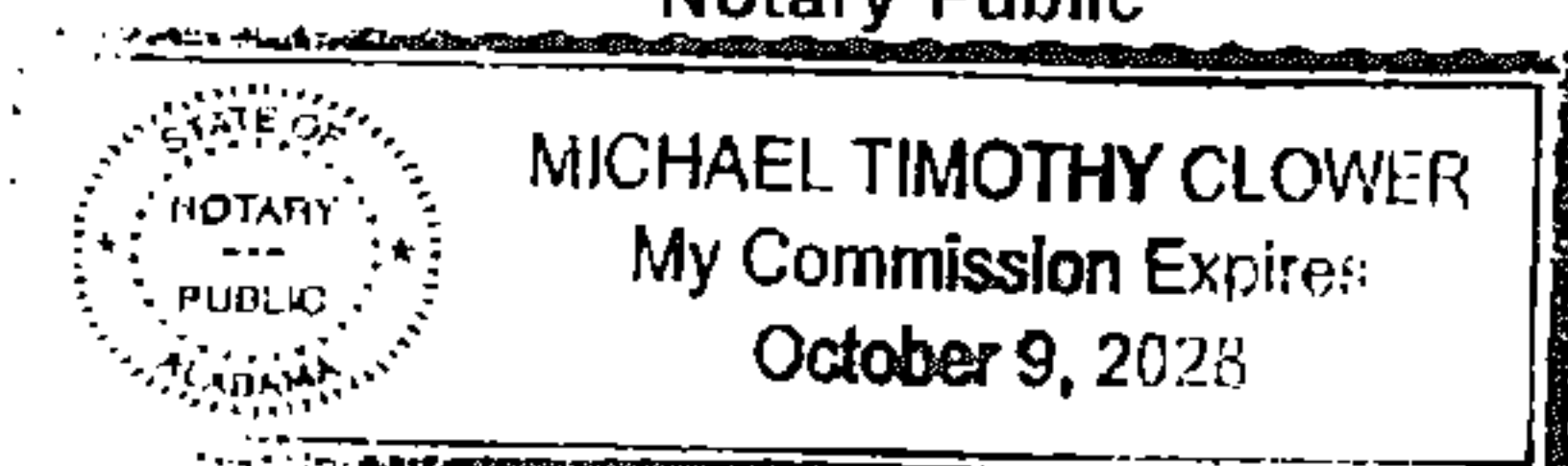
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **Brandon W McCain** whose name as **Vice President - Lending Officer** of **SouthPoint Bank** is signed to the foregoing Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of the Modification of Mortgage, he or she, in his or her capacity as such **Vice President - Lending Officer** of **SouthPoint Bank**, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 25th day of March, 2026.

[Signature]

Notary Public

My commission expires October 9, 2028



**Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
03/27/2026 12:13:13 PM
\$178.00 JOANN
20260327000088200**

Allie S. Bayl