## RECORDATION REQUESTED BY:

Central State Bank Main Office P O Box 180 Calera, AL 35040

## WHEN RECORDED MAIL TO:

Central State Bank
Main Office
P O Box 180
Calera, AL 35040

SEND TAX NOTICES TO:

Central State Bank
Main Office
P O Box 180
Calera, AL 35040

20141104000348320 1/2 \$23.90 Shelby Cnty Judge of Probate, AL 11/04/2014 03:28:53 PM FILED/CERT

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

## MODIFICATION OF MORTGAGE

Notice: The original principal amount available under the Note (as defined below), which was \$28,431.64 (on which any required taxes already have been paid), now is increased by an additional \$4,568.36.

THIS MODIFICATION OF MORTGAGE dated October 14, 2014, is made and executed between Lula M Glass, an unmarried woman \*\*Lula M. Glass is the surviving grantee in that certain deed recorded in Inst. No. 1993-0180, Probate Office, Shelby County, Alabama. The other grantee, Earnest E. Glass, is deceased, having died . (referred to below as "Grantor") and Central State Bank, whose address is P O Box 180, Calera, AL 35040 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 8, 2010 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded in Instrument # 20101020000350470, last modified 11/6/12 Recorded in Instrument # 20121121000446970.

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

See the exhibit or other description document 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 9900 Highway 25, Calera, AL 35040.

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

Increase to Thirty Three Thousand Dollars and 00/100 (\$33,000.00).

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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 14, 2014.

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.

This Notice is required by Alabama law. In this Notice the term "you" means the Grantor named above.

CAUTION - - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

(Seal)

**GRANTOR:** 

LENDER:

**CENTRAL STATE BANK** 

X When K. Hudaway

Authorized Signer

## MODIFICATION OF MORTGAGE (Continued)

This Modification of Mortgage prepared by: Name: TRA HERRON, CLOSING DEPT MANAGER Address: P O Box 180 City, State, ZIP: Calera, AL 35040 20141104000348320 2/2 \$23.90 Shelby Cnty Judge of Probate, AL 11/04/2014 03:28:53 PM FILED/CERT INDIVIDUAL ACKNOWLEDGMEN STATE OF ) SS **COUNTY OF** I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Lula M Glass, 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 My Commission Expires April 4, 2016 My commission expires \_ LENDER ACKNOWLEDGMENT M 1 - 1 - 1 - 1 - 1 - 1 STATE OF SS COUNTY OF I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that of Central State Bank is signed to the foregoing Modification and who is known to me, whose name as 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 of Central State/Bank, executed the same veluntatily on the day same bears date. such

My commission expires Commission Expires April 4, 2016

Given under my hand and official seal this

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PR-15

day of

**Notary Public**