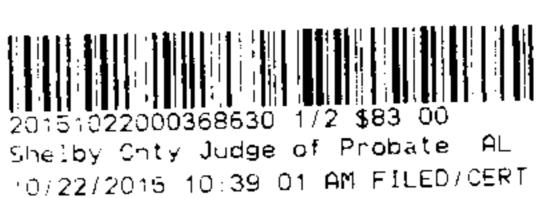
**RECORDATION REQUESTED BY:** 

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



No Mortgage to be re-recorded to correct Notary to printed dollar aut. Al

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 \$115,000.00 (on which any required taxes already have been paid), now is increased by an additional \$44,000.00.

THIS MODIFICATION OF MORTGAGE dated September 30, 2015, is made and executed between James Richard Roy, an unmarried man (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 January 4, 1999 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded Inst #1999-02158 & Modified 8/13/14 Recorded in Instrument # 20140827000269810.

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 51 Dogwood Drive, Calera, AL 35040.

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

NINC Increase loan to One Hundred Fifty Six-Thousand Four Hundred Fifty Three Dollars and xx/100 (\$159,000.00).

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 SEPTEMBER 30, 2015.

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.

GRANTOR:

LENDER:

Authorized Signer

CENTRAL STATE BANK

(Seal)

20180601000192000 1/2 \$19.00 20180601000192000 1/2 \$19.00 Shelby Cnty Judge of Probate: AL 06/01/2018 09:43:19 AM FILED/CERT This Modification of Mortgage prepared by:

Name: TRA HERRON, CLOSING DEPT MANAGER

Address: P O Box 180

City, State, ZIP: Calera, AL 35040

INDIVIDUAL ACKNOWLEDGMENT
STATE OF _ MANAGE
-1
COUNTY OF VICTORY
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that James Richard Roy, 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
LENDER ACKNOWLEDGMENT
STATE OF MANAGE 1 1SS COUNTY OF SHUDY
COUNTY OF Shull
I, the undersigned authority, a Notary Flublic in and for said county in said state, hereby certify that  whose name as
Given under my hand and official seal this
MY COMMISSION EXPIRES 03/18/2020 My commission expires
LaserPro, Ver. 15.4.11.007, Copr. D.+H.USA Corporation 1997, 2015. All Bights Reserved Al. C:\HARLAND\CEI\LPI\G201 FC. TR-4914

20:51022J00368630 2/2 \$83 00 Shelby Chty Judge of Probate AL 10:22/2015 10:39:01 AM FILED/CERT

20180601000192000 2/2 \$19.00 Shelby Cnty Judge of Probate: AL 06/01/2018 09:43:19 AM FILED/CERT