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This instrument is being re-recorded to correct the legal description.

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MORT 1/7

THIS INSTRUMENT PREPARED BY:

Central State Bank
11025 Highway 25
Calera, AL 35040-0000

AFTER RECORDING RETURN TO:

Central State Bank
PO Box 180
Calera, AL 35040-0000

(Space Above This Line For Recording Data)

LOAN ORIGINATOR COMPANY NAME: Central State Bank
NMLS COMPANY IDENTIFIER: 476528
LOAN ORIGINATOR NAME: Bryan Morrow
NMLS ORIGINATOR IDENTIFIER: 486780

MORTGAGE

THIS MORTGAGE ("Security Instrument") is made on July 15, 2022. The mortgagors are RANDY B GLAZE and ANGELA W GLAZE, husband and wife, whose address is 309 N HIGHLAND RIDGE CT, CHELSEA, Alabama 35043 ("Borrower"). Borrower is not necessarily the same as the Person or Persons who sign the Note. The obligations of Borrowers who did not sign the Note are explained further in the section titled Successors and Assigns Bound; Joint and Several Liability; Accommodation Signers. This Security Instrument is given to Central State Bank, which is organized and existing under the laws of the State of Alabama and whose address is P.O. BOX 180, Calera, Alabama 35040 ("Lender"). RANDY B GLAZE and ANGELA W GLAZE owe Lender the principal sum of Two Hundred Fifty-six Thousand and 00/100 Dollars (U.S. \$256,000.00), which is evidenced by the note, consumer loan agreement, or similar writing dated the same date as this Security Instrument (the "Note"), which provides for periodic payments ("Periodic Payments"). This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced to protect the security of this Security Instrument under the provisions of the section titled Protection of Lender's Rights in the Property; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower, in consideration of the debt, does hereby mortgage, grant and convey to Lender, with power of sale, the following described property located in the County of Shelby, State of Alabama:

Address: Lot 2 Chancellors Ferry Road, Harpersville, Alabama 35078

Legal Description: See Legal Description

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

Borrower and Lender covenant and agree as follows:

Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

Applicable Law. As used in this Security Instrument, the term "Applicable Law" shall mean all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

Application of Payments. Unless Applicable Law provides otherwise, all payments received by Lender shall be applied: first, to any prepayment charges due under the Note; second, to interest due; third, to principal due; and last, to any late charges due under the Note.

Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations on time and directly to the person owed payment. At the request of Lender, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

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Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with section titled Protection of Lender's Rights in the Property.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged. If, in Lender's sole discretion, the restoration or repair is economically feasible and Lender's security is not lessened. If, in Lender's sole discretion, the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within the number of days prescribed by Applicable Law as set forth in a notice from Lender to Borrower that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The period of time for Borrower to answer as set forth in the notice will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the payments referred to in the section titled Payment of Principal and Interest; Prepayment and Late Charges or change the amount of the payments. If under the section titled Acceleration; Remedies, the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this section, Lender does not have to do so.

Any amounts disbursed by Lender under this section shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use, and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or Applicable Law.

Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

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In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless Applicable Law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within the minimum number of days established by Applicable Law after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the payments referred to in the section titled Payment of Principal and Interest; Prepayment and Late Charges or change the amount of such payments.

Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

Successors and Assigns Bound; Joint and Several Liability; Accommodation Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of section titled Transfer of the Property or a Beneficial Interest in Borrower. Borrower's covenants and agreements shall be joint and several. Any person who co-signs this Security Instrument but does not execute the Note ("Accommodation Signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey that Accommodation Signer's interest in the Property under the terms of the Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Accommodation Signer's consent.

Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless Applicable Law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Borrower agrees to provide Lender with Borrower's most current mailing address, as it may change from time-to-time. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

Governing Law; Severability. This Security Instrument shall be governed by federal law and the laws of the state of Alabama. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

Borrower's Copy. Borrower shall be given one copy of this Security Instrument.

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) unless the Note shows that Borrower's loan is assumable, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. If the Note shows that Borrower's loan is assumable, Borrower must obtain Lender's written permission for an assumption and follow any other requirements of Lender related to an assumption. If Borrower does not do so, Lender may require immediate payment in full of all sums secured by this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than the minimum number of days established by Applicable Law from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower

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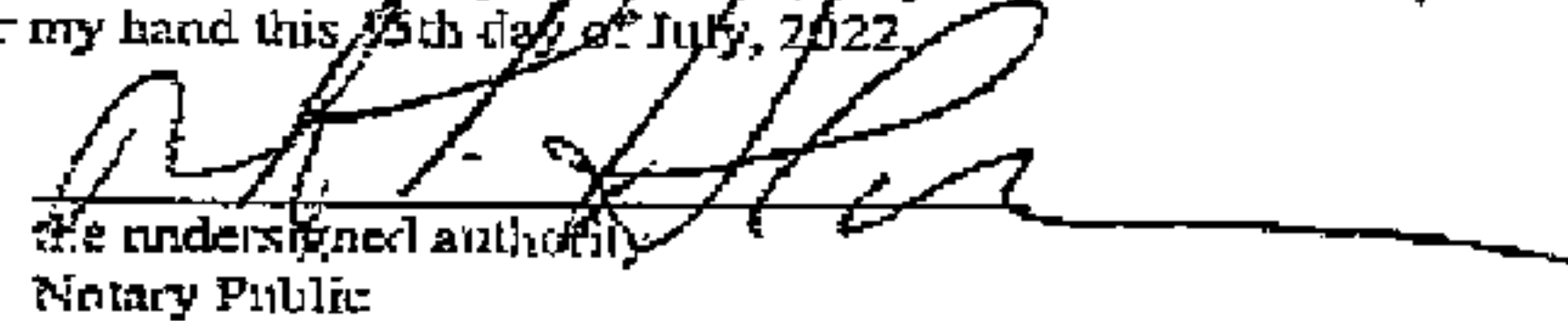
INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA }
COUNTY OF SHELBY }

I, the undersigned authority, a Notary Public, do hereby certify that RANDY E GLAZE and ANGELA W GLAZE, husband and wife, whose names are signed to the foregoing and who are known to me, acknowledged before me on this day that, being informed of the contents of the Security Instrument, they executed the same, voluntarily, on the day the same bears date. Given under my hand this 15th day of July, 2022.

My commission expires:

9-1-24


the undersigned authority
Notary Public
Identification Number

(Official Seal)

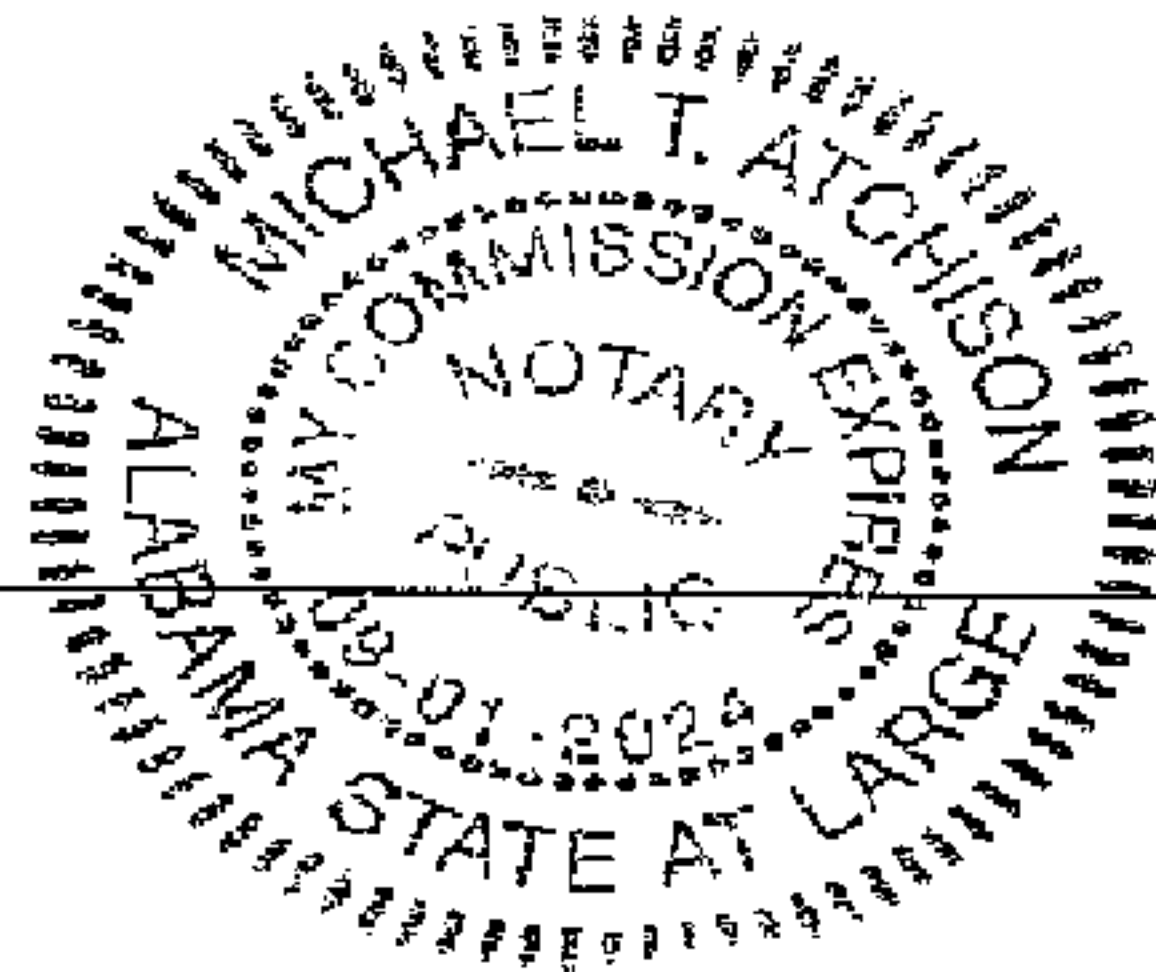


EXHIBIT A – LEGAL DESCRIPTION

PARCEL 4 - A parcel of land situated in SE 1/4 of Section 13 and the NE 1/4 of Section 24, all in Township 20 South, Range 2 East, Shelby County, Alabama and being more particularly described as follows:

Commence at the SW Corner of the SW 1/4 of the SE 1/4 of Section 13, Township 20 South, Range 2 East, Shelby County, Alabama; thence S89°16'33"E a distance of 279.34' to the centerline of Easement 3 and the POINT OF BEGINNING; thence N33°08'08"E and along said centerline of Easement 3 a distance of 129.32'; thence S06°43'15"E and leaving said centerline of Easement 3 a distance of 153.04'; thence S48°04'18"E a distance of 142.10'; thence S38°11'39"E a distance of 303.94' to the edge of Lay Lake; thence S17°09'28"W and along said lake a distance of 6.91'; thence S40°53'54"W and along said lake a distance of 25.12'; thence S18°51'10"W and along said lake a distance of 10.95'; thence S40°35'53"E and along said lake a distance of 21.58'; thence S14°32'57"E and along said lake a distance of 39.24'; thence S48°55'15"E and along said lake a distance of 17.36'; thence N64°37'19"E and along said lake a distance of 18.81'; thence S36°35'31"E and along said lake a distance of 2.77'; thence S42°41'43"W and along said lake a distance of 6.36'; thence S41°21'41"E and along said lake a distance of 13.96'; thence N75°40'37"E and along said lake a distance of 7.75'; thence S71°50'45"E and along said lake a distance of 9.66'; thence S38°42'25"E and along said lake a distance of 12.68'; thence S16°36'53"E and along said lake a distance of 13.16'; thence S17°45'50"W and along said lake a distance of 11.35'; thence S05°33'42"E and along said lake a distance of 17.39'; thence S18°02'31"E and along said lake a distance of 27.55'; thence S04°08'27"W and along said lake a distance of 13.35'; thence S40°30'33"W and along said lake a distance of 34.21'; thence S54°19'09"W and along said lake a distance of 49.68'; thence S59°44'34"W and along said lake a distance of 39.14'; thence S60°33'50"W and along said lake a distance of 66.31'; thence S68°35'16"W and along said lake a distance of 29.88'; thence N75°13'52"W and along said lake a distance of 4.65'; thence N39°09'18"W and leaving said lake a distance of 508.27'; thence S50°38'05"W a distance of 23.99' to the centerline of Easement 3; thence N29°04'38"W and along said centerline of Easement 3 a distance of 23.10' to a curve to the right, having a radius of 115.00', subtended by a chord bearing N05°09'05"W, and a chord distance of 93.31'; thence along the arc of said curve and along said centerline of Easement 3 for a distance of 96.08'; thence N18°47'01"E and along said centerline of Easement 3 a distance of 126.72' to a curve to the right, having a radius of 150.00', subtended by a chord bearing N25°57'35"E, and a chord distance of 37.48'; thence along the arc of said curve and along said centerline of Easement 3 for a distance of 37.57'; thence N33°08'08"E and along said centerline of Easement 3 a distance of 61.05' to the POINT OF BEGINNING.

EASEMENT 1 - A 15' Ingress/Egress Easement, lying 7.50' either side of and parallel to the following described centerline:

Commence at the SW Corner of the SW 1/4 of the SE 1/4 of Section 13, Township 20 South, Range 2 East, Shelby County, Alabama; thence S 89°16'33" E for a distance of 362.92'; thence N 06°43'15" W for a distance of 532.25'; thence S 62°15'10" E for a distance of 99.21' to the POINT OF BEGINNING OF SAID CENTERLINE; thence S 09°32'40" W for a distance of 24.71'; thence S 06°53'25" E for a distance of 29.83'; thence S 42°15'52" E for a distance of 26.27' to the POINT OF ENDING OF SAID CENTERLINE.

EASEMENT 2 - A 12' Ingress/Egress Easement, lying 6.00' either side of and parallel to the following described centerline:

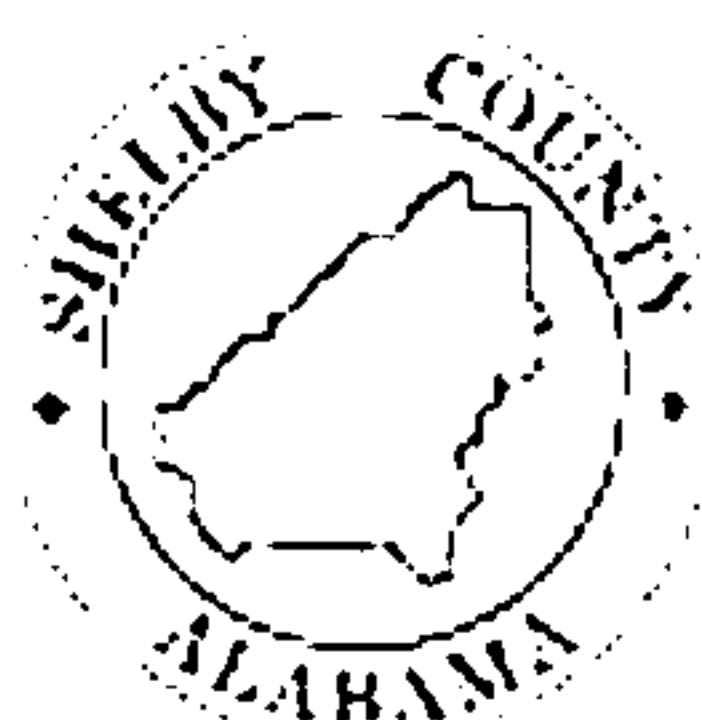
Commence at the SW Corner of the SW 1/4 of the SE 1/4 of Section 13, Township 20 South, Range 2 East, Shelby County, Alabama; thence S89°16'33"E for a distance of 362.92'; thence N06°43'15"W for a distance of 532.25'; thence S62°15'10"E for a distance of 99.21'; thence S09°32'40"W for a distance of 24.71'; thence S06°53'25"E for a distance of 29.83' to the POINT OF BEGINNING OF SAID EASEMENT, said point also being the Point of Ending of Easement 1; thence S01°02'52"E for a distance of 177.10' to a curve to the right, having a radius of 250.00', and subtended by a chord bearing of S16°08'59"W, and a chord distance of 147.83'; thence along the arc of said curve for a distance of 150.08' to the POINT OF ENDING OF SAID EASEMENT.

EASEMENT 3 - A 12' Ingress/Egress Easement, lying 6.00' either side of and parallel to the following described centerline:

Commence at the SW Corner of the SW 1/4 of the SE 1/4 of Section 13, Township 20 South, Range 2 East, Shelby County, Alabama; thence S89°16'33"E for a distance of 362.92'; thence N06°43'15"W for a distance of 532.25'; thence S62°15'10"E for a distance of 99.21'; thence S09°32'40"W for a distance of 24.71'; thence S06°53'25"E for a distance of 29.83'; thence S01°02'52"E for a distance of 177.10' to a curve to the right, having a radius of 250.00', and subtended by a chord bearing of S16°08'59"W, and a chord distance of 147.83'; thence along the arc of said curve for a distance of 150.08' to the POINT OF BEGINNING OF SAID EASEMENT, said point also being the Point of Ending of Easement 2; thence S33°08'08"W for a distance of 190.37' to a curve to the left, having a radius of 150.00', and subtended by a chord bearing of S25°57'35"W, and a chord distance of 37.48'; thence along the arc of said curve for a distance of 37.57'; thence S18°47'01"W for a distance of 126.72' to a curve to the left, having a radius of 115.00', and subtended by a chord bearing of S05°09'05"E, and a chord distance of 93.31'; thence along the arc of said curve for a distance of 96.08'; thence S29°05'11"E for a distance of 23.10' to the POINT OF ENDING OF SAID CENTERLINE.

NOTE:

This Parcel shown and described herein may be subject to setbacks, Right-of-Ways, easements, zoning and restrictions that may be found in the Probate Office of said County.



Filed and Recorded
 Official Public Records
 Judge of Probate, Shelby County Alabama, County
 Clerk
 Shelby County, AL
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 \$38.00 JOANN
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Allen S. Bayel