

\$30.72

**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

(Increase \$10,480.24)  
#12403

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated February 11, 2013, is made and executed between David Vinson and Joan Vinson, Husband and Wife (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 December 22, 2008 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

1st Mortgage Dated 12/22/2008 and Recorded 12/31/2008 in Instrument # 20081231000480590 and Modification of Mortgage Dated 7/8/2011 and Recorded 7/18/2011 in Instrument # 20110718000209480 in the Office of the Judge of Probate, Shelby Co. AL.

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

1ST MORTGAGE DATED 12/22/2008 AND MODIFICATION OF MORTGAGE DATED 2/11/2013 RESIDENTIAL REAL ESTATE SHELBY CO,AL

The Real Property or its address is commonly known as 2453 HIGHWAY 75, CALERA, AL 35040.

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

Mortgagee hereby allows Mortgagors to increase the original Mortgage Agreement, as modified and amended, from Twenty Seven Thousand Five Hundred Nineteen and 76/100 (\$27,519.76) to Thirty Eight Thousand and NO/100 (\$38,000.00), verified and amended herein and amortized under the terms and conditions of the new note executed simultaneously with this 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 "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorers 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 FEBRUARY 11, 2013.**

**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 CONTENTS OF THIS CONTRACT BEFORE YOU SIGN IT.**


**GRANTOR:**

X  (Seal)  
David Vinson

X  (Seal)  
Joan Vinson

**LENDER:**

**CENTRAL STATE BANK**

X  (Seal)  
Authorized Signer



20130228000083540 1/2 \$30.75  
Shelby Cnty Judge of Probate, AL  
02/28/2013 10:41:25 AM FILED/CERT

MODIFICATION OF MORTGAGE  
(Continued)

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This Modification of Mortgage prepared by:

Name: Diane Rachels, NMLS# 908111  
Address: P O Box 180  
City, State, ZIP: Calera, AL 35040

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF Shelby )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **David Vinson and Joan Vinson**, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 11th day of FEBRUARY, 2013.

Diane Rachels  
Notary Public

My commission expires 8-17-14

LENDER ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF Shelby )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Mitt Schroeder whose name as Chief Executive Officer of **Central State 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 CEO of **Central State Bank**, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 11th day of FEBRUARY, 2013.

Diane Rachels  
Notary Public

My commission expires 8-17-14



20130228000083540 2/2 \$30.75  
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Ret.  
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