

**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

20131204000469180 1/3 \$35.60  
Shelby Cnty Judge of Probate, AL  
12/04/2013 11:49:42 AM FILED/CERT

(Increase \$10,393.27)

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated November 18, 2013, is made and executed between Edward A Woods and Lisa M Woods, 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 October 24, 2012 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 10/25/2012 under Instrument # 20121025000410420 in the Judge of Probate Office, Shelby County, Alabama.

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

1st Mortgage Dated 10/24/2012 and Modification of Mortgage and Assignment of Rents Dated 11/18/2013, Non-Owner Occupied Residential Real Estate, Shelby County, Alabama

The Real Property or its address is commonly known as 2068 Hwy 89 & 2052 Hwy 89, Montevallo, AL 35115.

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

Mortgagee allows Mortgagor to increase the original Mortgage Agreement, modified and amended from Ninety Six Thousand and 00/100 Dollars (\$96,000.00) to One Hundred Six Thousand Three Hundred Ninety Three and 27/100 (\$106,393.27).

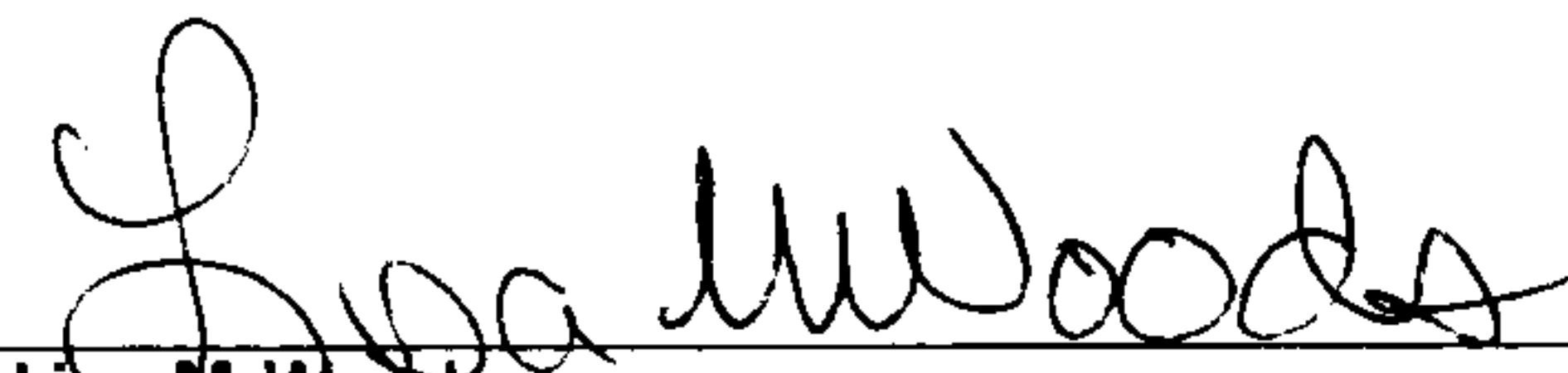
**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's 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 NOVEMBER 18, 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.**

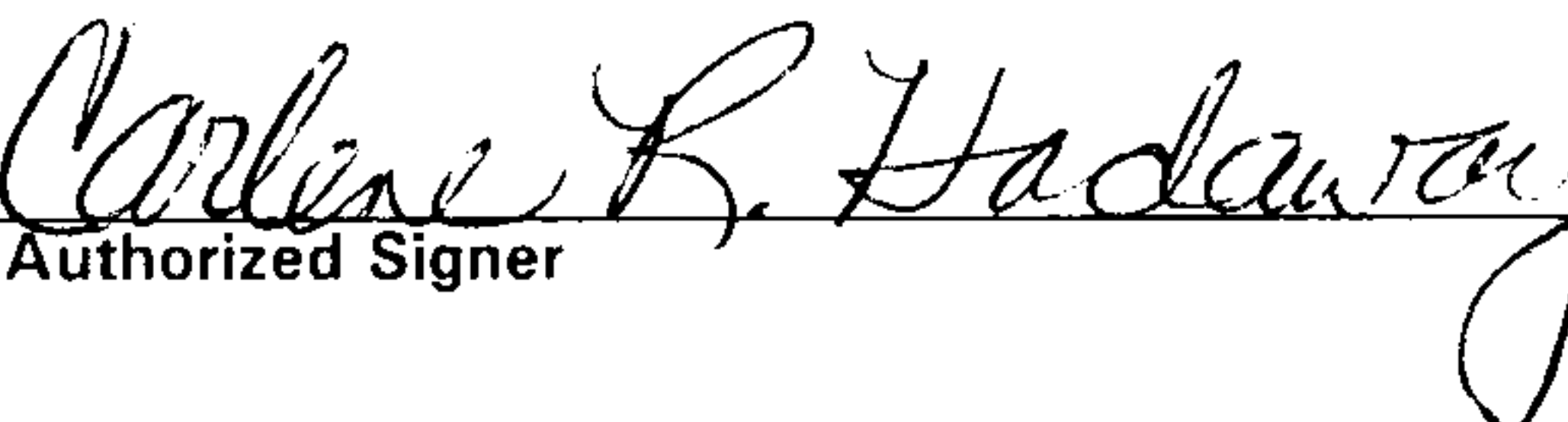
**GRANTOR:**

X  (Seal)  
Edward A Woods

X  (Seal)  
Lisa M Woods

**LENDER:**

**CENTRAL STATE BANK**

X  (Seal)  
Authorized Signer

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 **Edward A Woods and Lisa M Woods**, 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 18th day of November, 2013.

Diane Rachels

Notary Public

My commission expires 8-17-14

LENDER ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF Shelby )

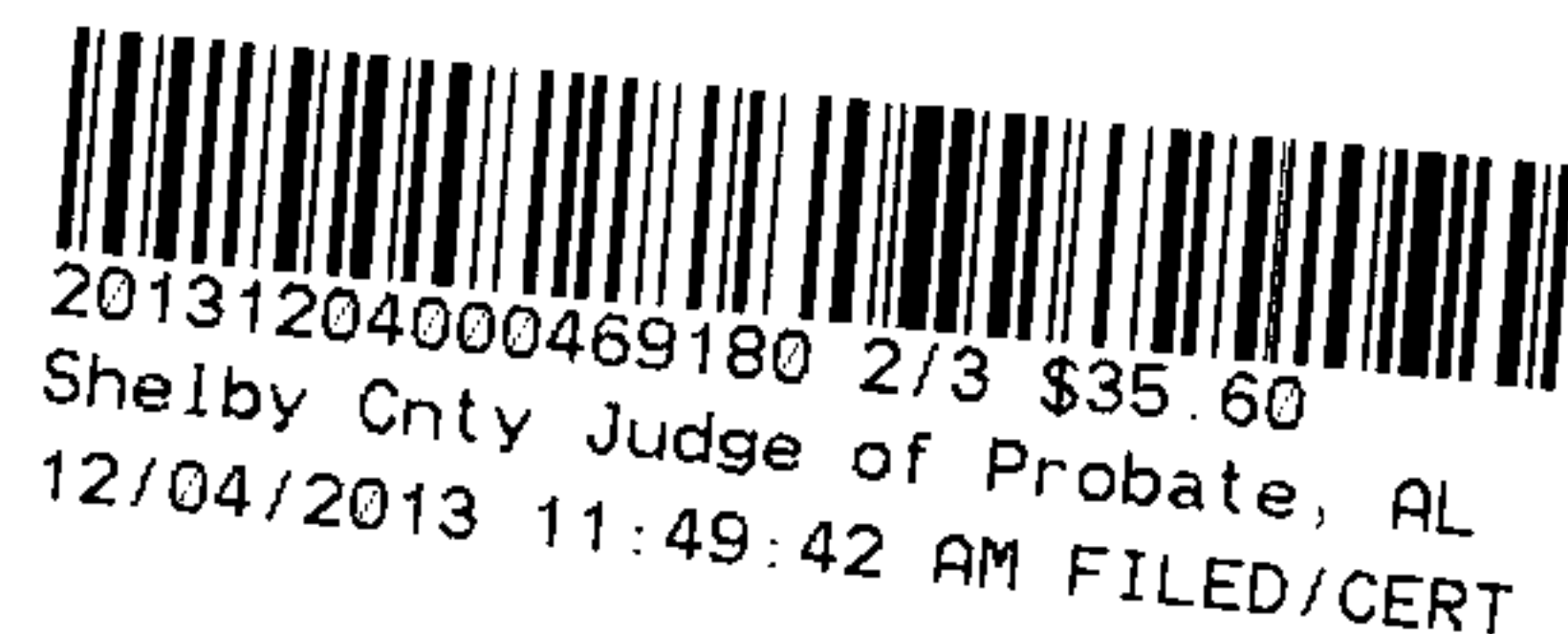
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Carlene R. Hadaway whose name as Sr. Vice President of **Central State Bank** is signed to the foregoing Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of the Modification of Mortgage, he or she, in his or her capacity as such officer of **Central State Bank**, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 18th day of November, 2013.

Diane Rachels

Notary Public

My commission expires 8-17-14



Lots 1, 2, 3 and 4, according to the Survey of Bailey's Addition to Roberta, as recorded in Map Book 38, Page 70, in the Probate Office of Shelby County, Alabama.



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