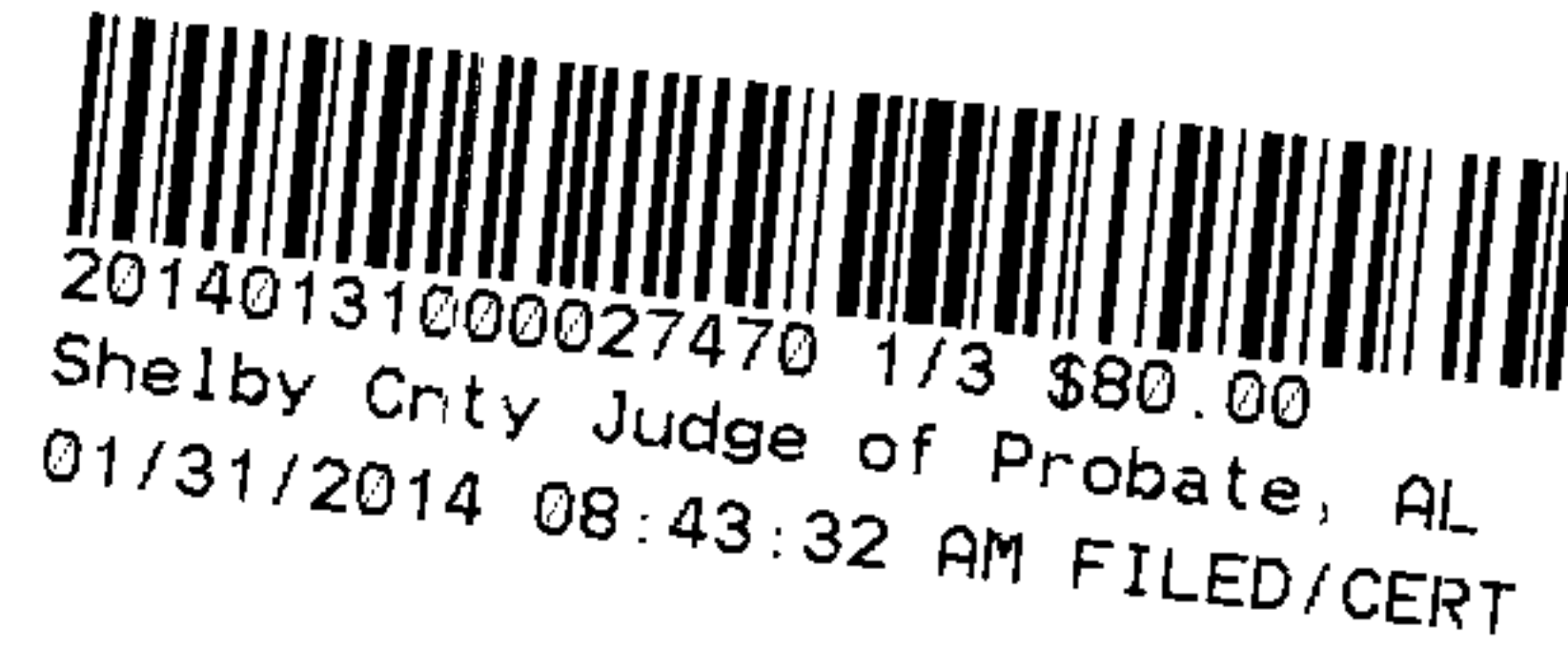


**RECORDATION REQUESTED BY:**

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 \$ 40,000.00)

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 \$292,000.00 (on which any required taxes already have been paid), now is increased by an additional \$40,000.00.

**THIS MODIFICATION OF MORTGAGE** dated December 20, 2013, is made and executed between **DOMINICK A RACO, Husband and Wife and KIMBERLY RACO** (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 September 23, 2013 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 10/07/2013 INSTRUMENT#20131007000400880 .

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

1ST MORTGAGE DATED 9/23/13 AND MODIFIED 12/20/13 RESIDENTIAL REAL ESTATE SHELBY CO, DOMINICK A RACO AND DOMINICK A RACO, JR ARE ONE AND THE SAME PERSONS

The Real Property or its address is commonly known as 236 South Cove Ct, Bessemer, AL 35022.

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

INCREASE PRINCIPAL LOAN AMOUNT FROM TWO HUNDRED NINETY TWO THOUSAND (\$292,000.00) TO THREE HUNDRED THIRTY TWO THOUSAND DOLLARS (\$332,000.00).

**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 endorser 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.

MODIFICATION OF MORTGAGE  
(Continued)

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 20, 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 CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

X *Dominick A Raco* (Seal)  
DOMINICK A RACO

X *Kimberly A Raco* (Seal)  
KIMBERLY A RACO

LENDER:

CENTRAL STATE BANK

X *Carlene R. Hadaway* (Seal)  
Authorized Signer

20140131000027470 2/3 \$80.00  
Shelby Cnty Judge of Probate, AL  
01/31/2014 08:43:32 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 Alabama )  
COUNTY OF Shelby ) SS  
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that DOMINICK A RACO and KIMBERLY A RACO, 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 20th day of December, 2013.

*John Herron*  
Notary Public

My commission expires My Commission Expires April 4, 2016

MODIFICATION OF MORTGAGE  
(Continued)

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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 20th day of December, 2013.

[Signature]  
Notary Public

My commission expires My Commission Expires April 4, 2016

