

**THIS INSTRUMENT PREPARED BY:**

Central State Bank  
3145 Pelham Parkway  
Pelham, AL 35124-0000

**AFTER RECORDING RETURN TO:**

Central State Bank  
PO Box 180  
Pelham, AL 35124-0000

(Increase \$15,969.00)



20171103000401410 1/3 \$45.00  
Shelby Cnty Judge of Probate, AL  
11/03/2017 03:40:07 PM FILED/CERT

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NMLS COMPANY IDENTIFIER: 476528  
NMLS ORIGINATOR IDENTIFIER: 500653

## **MODIFICATION AGREEMENT - MORTGAGE**

**THIS MODIFICATION AGREEMENT** ("Agreement") is made this 13th day of October, 2017, between BRANDON S WELDON and LACY S WELDON, husband and wife, whose address is 297 WEST VALLEY AVENUE, BIRMINGHAM, Alabama 35209 ("Mortgagor"), and Central State Bank whose address is P.O. BOX 180, Calera, Alabama 35040 ("Lender").

Central State Bank and Mortgagor entered into a Mortgage dated October 18, 2016 and Recorded as Instrument # 20161027000395390, records of County of Shelby, State of Alabama ("Mortgage"). The Mortgage covers the following described real property:

Address: 159 Highland Ridge Drive, Chelsea, Alabama 35043

Legal Description: 1st Mortgage Dated 10/18/2016 and Modified 10/13/2017 Residential Real Estate Shelby County Alabama

It is the express intent of the Mortgagor and Lender to modify the terms and provisions set forth in the Mortgage. Mortgagor and Lender hereby agree to modify the Mortgage as follows:

- Increase Mortgage To \$287,590.00.

Mortgagor and Lender agree that the Mortgage including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Property. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Mortgage it being the intent of Mortgagor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Mortgage.

Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Mortgage modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Mortgagor who signed the original Mortgage does not sign this Agreement, then all Mortgagors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement 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.



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**BUSINESS ACKNOWLEDGMENT**

STATE OF ALABAMA )  
 )  
COUNTY OF *Shelby* )

I, the undersigned authority, Notary Public in and for said County and in said State, hereby certify that Susie Waits, Loan Officer of Central State Bank, a(n) Alabama Federal Reserve Member Bank, 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 the instrument, he or she, in his or her official capacity and with full authority, executed the same voluntarily for and as the act of said Federal Reserve Member Bank.

Given under my hand this the *13<sup>th</sup> DAY OF OCTOBER, 2017*

My commission expires:

*Alison A. Little*  
the undersigned authority  
Notary Public

**My Commission Expires August 18, 2021**

(Official Seal)



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