

THIS INSTRUMENT PREPARED BY:

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

AFTER RECORDING RETURN TO:

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



20180618000214920 1/3 \$66.00
Shelby Cnty Judge of Probate, AL
06/18/2018 01:23:20 PM FILED/CERT

(Increased 30000.00)

(Space Above This Line For Recording Data)

NMLS COMPANY IDENTIFIER: 476528

NMLS ORIGINATOR IDENTIFIER: 500653

MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 8th day of June, 2018, between JOHN ALFORD and ELIZABETH ALFORD, husband and wife, whose address is 161 CHADWICK DRIVE, HELENA, Alabama 35080 ("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 November 28, 2017 and Instrument No. 20171221000455430, records of County of Shelby, State of Alabama ("Mortgage"). The Mortgage covers the following described real property:

Address: 402 Lakeridge Drive, Helena, Alabama 35080

Legal Description: 1st Mortgage Dated November 28, 2017 and Modified June 8, 2018 Residential Real Estate Shelby County Alabama - NOT HOMESTEAD

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 Four Hundred Twelve Thousand Five Hundred and 00/100 Dollars (\$412,500.00).

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



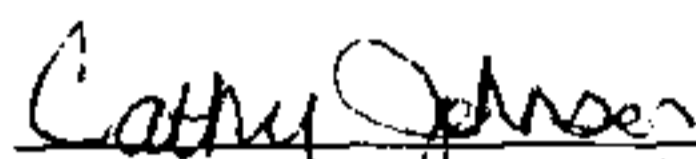
BUSINESS ACKNOWLEDGMENT

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 8th day of June, 2018.


My commission expires:



the undersigned authority
Notary Public

(Official Seal)

MY COMMISSION EXPIRES 08/08/2018


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