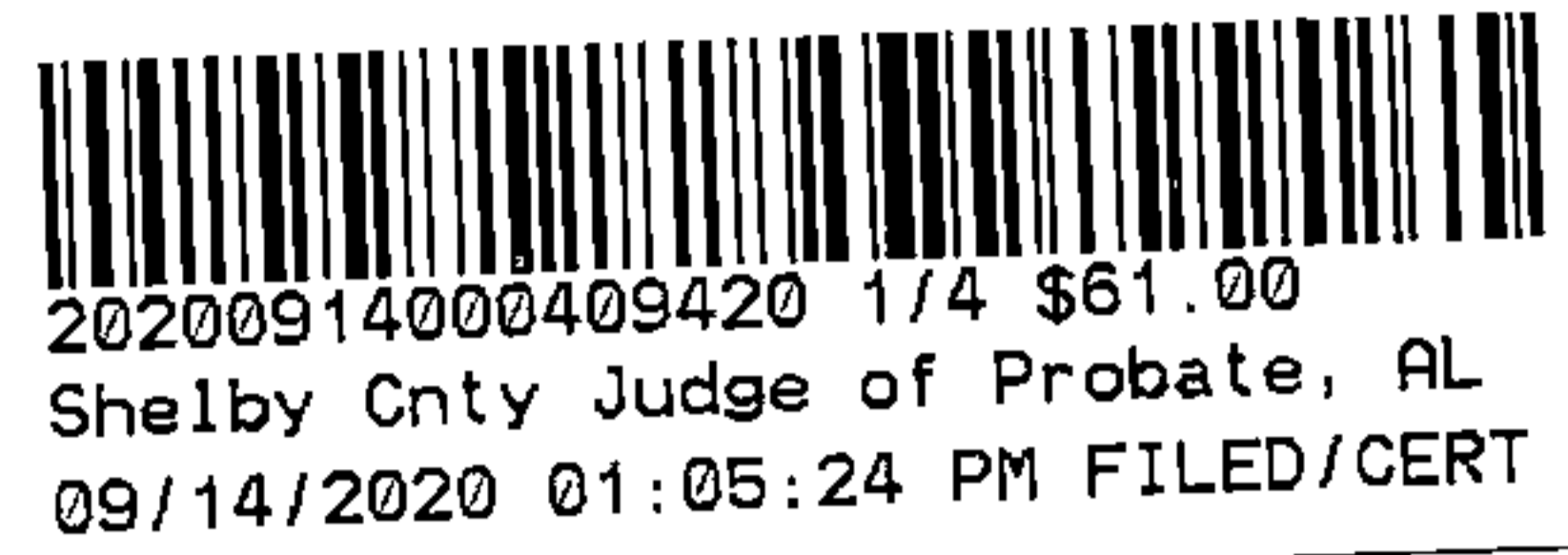


THIS INSTRUMENT PREPARED BY:

Central State Bank
57 Highway 87
Calera, AL 35040-0000

AFTER RECORDING RETURN TO:

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



INCREASED BY \$20,000.00

(Space Above This Line For Recording Data)

NMLS COMPANY IDENTIFIER: 476528

NMLS ORIGINATOR IDENTIFIER: 500647

MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 4th day of September, 2020, between JEFFREY BOLAN and WENDY BOLAN, husband and wife, whose address is PO BOX 165, COLUMBIANA, Alabama 35051 ("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 January 24, 2020 and INSTRUMENT #20200204000046620, records of County of Shelby, State of Alabama ("Mortgage"). The Mortgage covers the following described real property:

Address: 111 Hidden Springs, Columbiana, Alabama 35051

Legal Description: 1ST MORTGAGE DATED 1/24/20 & MODIFIED 9/4/2020 RESIDENTIAL REAL ESTATE SHELBY CO, AL

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 FROM TWO HUNDRED SIXTY FOUR THOUSAND DOLLARS AND XX/100 (\$264,000.00) TO TWO HUNDRED EIGHTY FOUR THOUSAND DOLLARS AND XX/100 (\$284,000.00).

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.



LEGAL DESCRIPTION

Lot 38, according to the Survey of Hidden Springs, 1st Addition, as recorded in Map Book 27, Page 69, in the Office of the Judge of Probate of Shelby County, Alabama.



20200914000409420 4/4 \$61.00
Shelby Cnty Judge of Probate, AL
09/14/2020 01:05:24 PM FILED/CERT