

THIS INSTRUMENT PREPARED BY:

Central State Bank
11025 Highway 25
Calera, AL 35040-0000

AFTER RECORDING RETURN TO:

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



20201207000558100 1/4 \$76.00
Shelby Cnty Judge of Probate, AL
12/07/2020 12:07:04 PM FILED/CERT

Increased by \$30,000.00

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MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 19th day of November, 2020, between ROBIN H HOOTEN, an unmarried woman, whose address is 1132 ARROWHEAD TRAIL, ALABASTER, Alabama 35007 ("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 19, 2019 and recorded at Instrument No 20191204000448310, records of County of Shelby, State of Alabama ("Mortgage"). The Mortgage covers the following described real property:

Address: 23 HOUSTON DRIVE, PELHAM, Alabama 35124

Legal Description: 1st Mortgage Dated November 19, 2019 and Modified November 19, 2020 Residential Real Estate Shelby County AL. Assignment of Rents and Leases Dated November 19, 2019.

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 Forty Thousand Dollars (\$40,000.00) to Seventy Thousand Dollars (\$70,000.00).

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.

This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.



BUSINESS ACKNOWLEDGMENT

STATE OF ALABAMA)
)
COUNTY OF SHELBY)

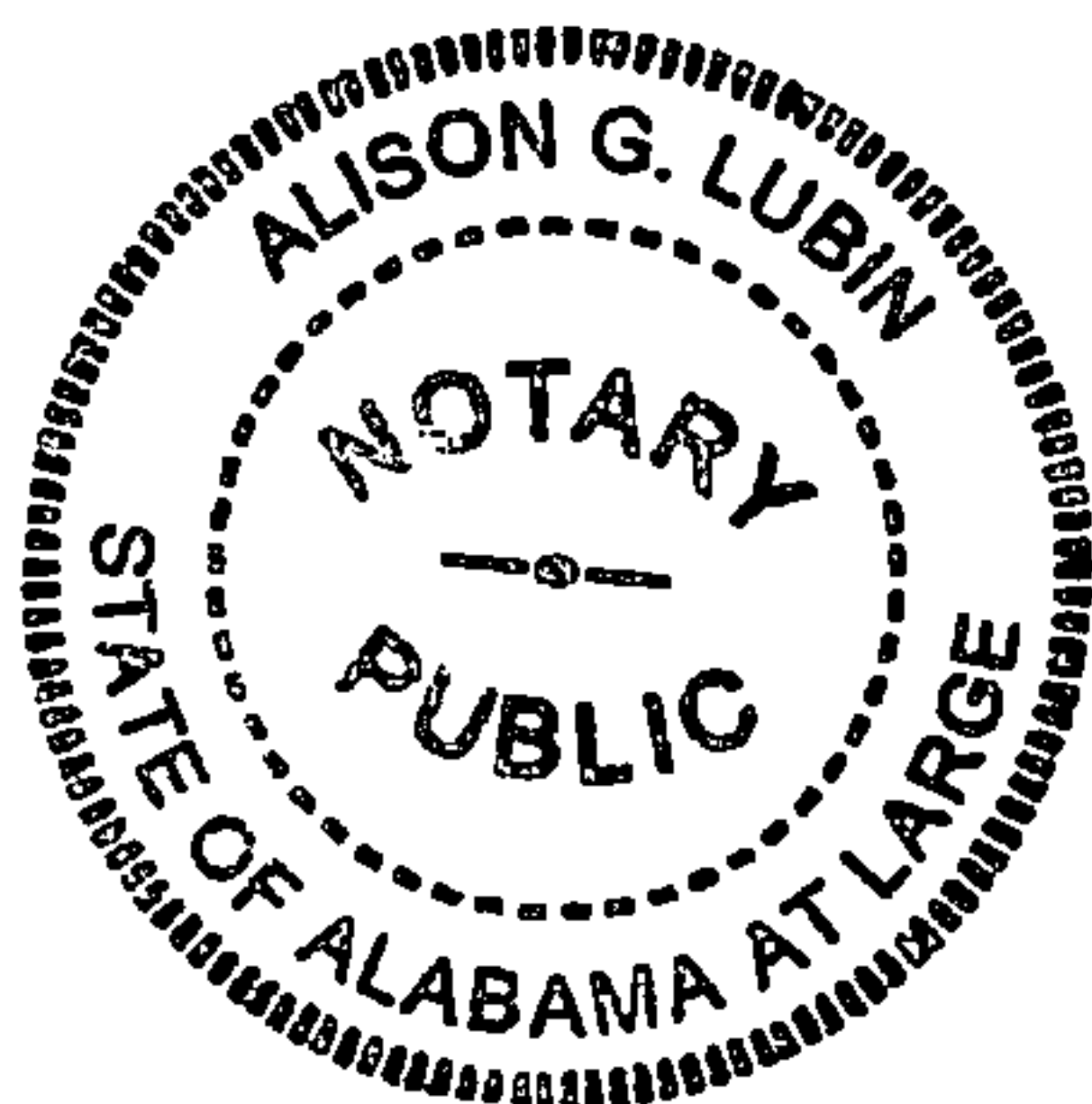
I, the undersigned authority, Notary Public in and for said County and in said State, hereby certify that Bryan Morrow, Loan Officer of Central State Bank, a(n) Alabama Federal Reserve Member Bank, whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this 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 19th day of November, 2020.


My commission expires:

My Commission Expires August 18, 2021

(Official Seal)




the undersigned authority
Notary Public


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Lot 23, of Deer Springs Estates- Third Addition, as recorded in Map Book 6, Page 5, in the Office of the Judge of Probate of Shelby County, Alabama, being situated in Shelby County, Alabama.



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