


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


20210407000174390 1/5 \$86.50
Shelby Cnty Judge of Probate, AL
04/07/2021 11:35:45 AM FILED/CERT

Increased by \$35,000

(Space Above This Line For Recording Data)

NMLS COMPANY IDENTIFIER: 476528

NMLS ORIGINATOR IDENTIFIER: 486780

MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 30th day of March, 2021, between TYLER W ERWIN and NICOLE H ERWIN, Husband and Wife, whose address is 28 LAUREL RIDGE, WILSONVILLE, Alabama 35186 ("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 22, 2020 and AT INSTRUMENT # 20201104000500930, records of County of Shelby, State of Alabama ("Mortgage"). The Mortgage covers the following described real property:

Address: 28 Laurel Ridge Drive, Wilsonville, Alabama 35186-0000

Legal Description: 1ST MORTGAGE DATED 10/22/2020 & MODIFIED 03/30/2021 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 FROM FOUR HUNDRED FORTY SIX THOUSAND NINE HUNDRED EIGHTY DOLLARS AND NO/100 (\$446,980.00) TO FOUR HUNDRED EIGHTY ONE THOUSAND NINE HUNDRED EIGHTY DOLLARS AND NO/100 (\$481,980.00).

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.

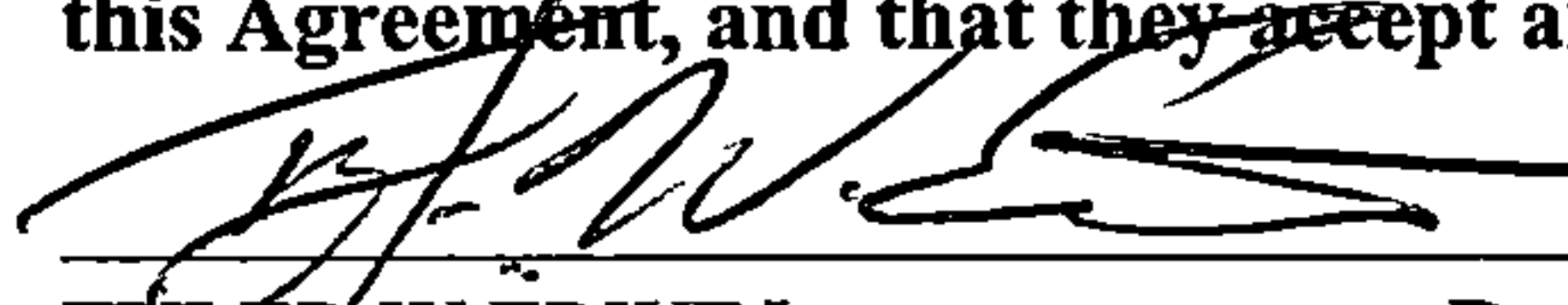
If any Mortgagor who signed the original Mortgage does not sign this Agreement, then all Mortgagors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

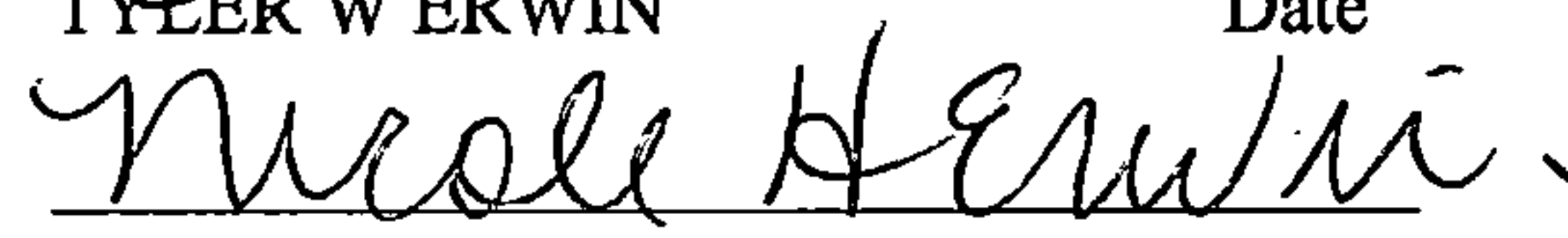


This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

ORAL AGREEMENTS DISCLAIMER. This Agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

By signing below, Mortgagor and Lender acknowledge that they have read all the provisions contained in this Agreement, and that they accept and agree to its terms.


TYLER W ERWIN Date 3/30/21


NICOLE H ERWIN Date 3/30/21

INDIVIDUAL ACKNOWLEDGMENT


STATE OF ALABAMA)

COUNTY OF)

I, the undersigned authority, a Notary Public, do hereby certify that TYLER W ERWIN, A married person, whose name is signed to the foregoing and who is known to me, acknowledged before me on this day that, being informed of the contents of the Security Instrument, he/she executed the same, voluntarily, on the day the same bears date. Given under my hand this **30th day of March 2021**

My commission expires:

November 21, 2022


the undersigned authority
Notary Public
Identification Number

(Official Seal)



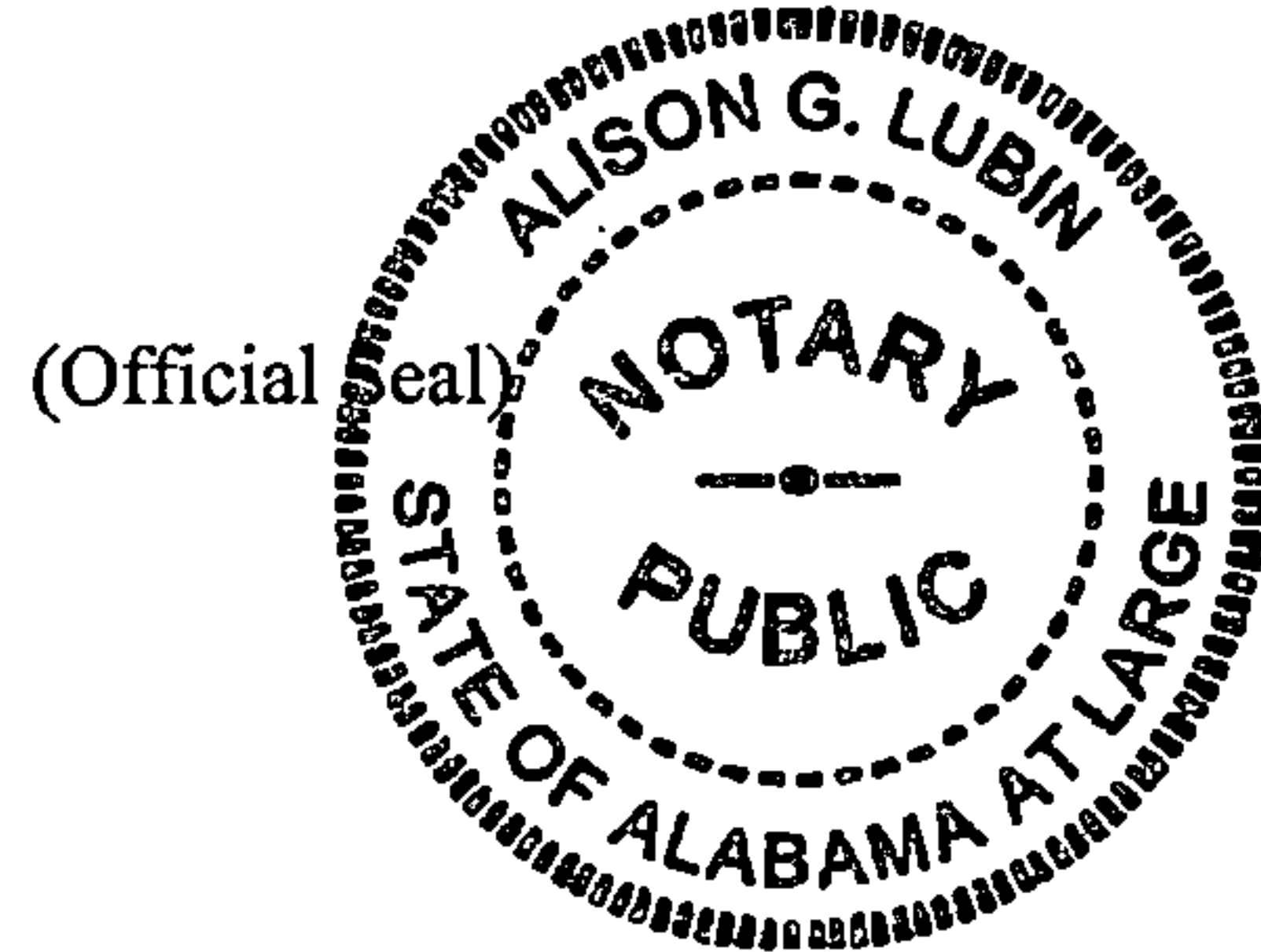
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INDIVIDUAL ACKNOWLEDGMENT

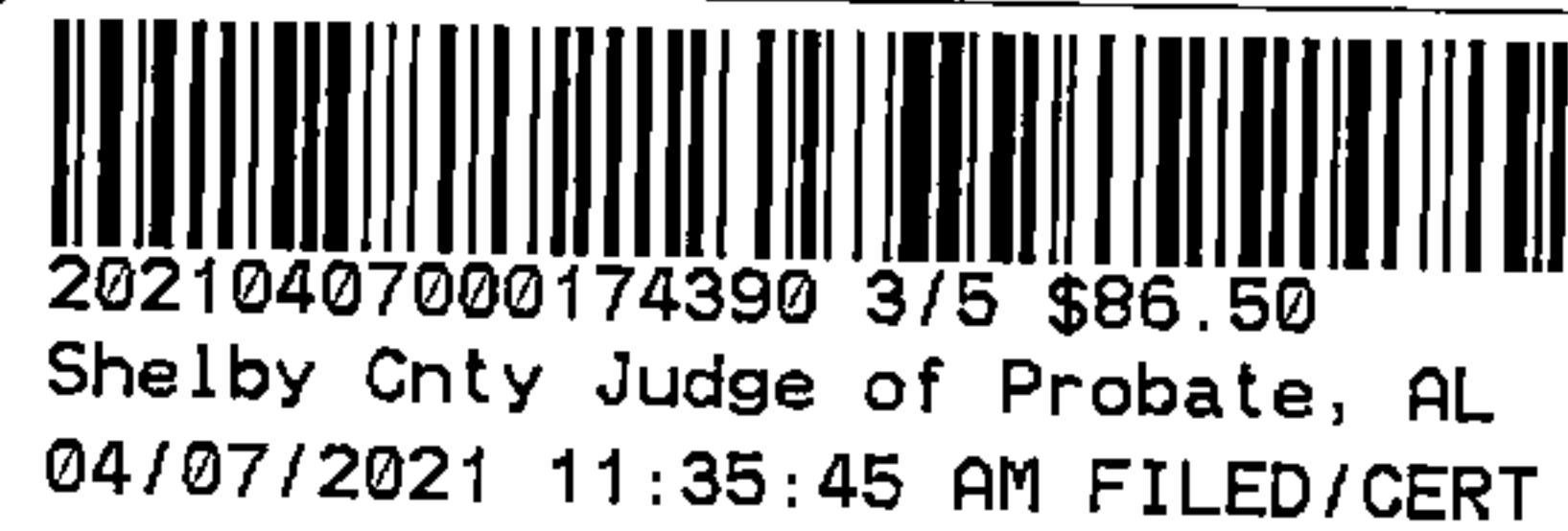
STATE OF ALABAMA)
COUNTY OF)

I, the undersigned authority, a Notary Public, do hereby certify that NICOLE H ERWIN, A married person, whose name is signed to the foregoing and who is known to me, acknowledged before me on this day that, being informed of the contents of the Security Instrument, he/she executed the same, voluntarily, on the day the same bears date. Given under my hand this

My Commission Expires August 18, 2021
My commission expires:



Alison G. Lubin
the undersigned authority
Notary Public
Identification Number



LENDER: Central State Bank

Bryan Morrow 4.5.21
By: Bryan Morrow Date
Its: Loan Officer

BUSINESS ACKNOWLEDGMENT

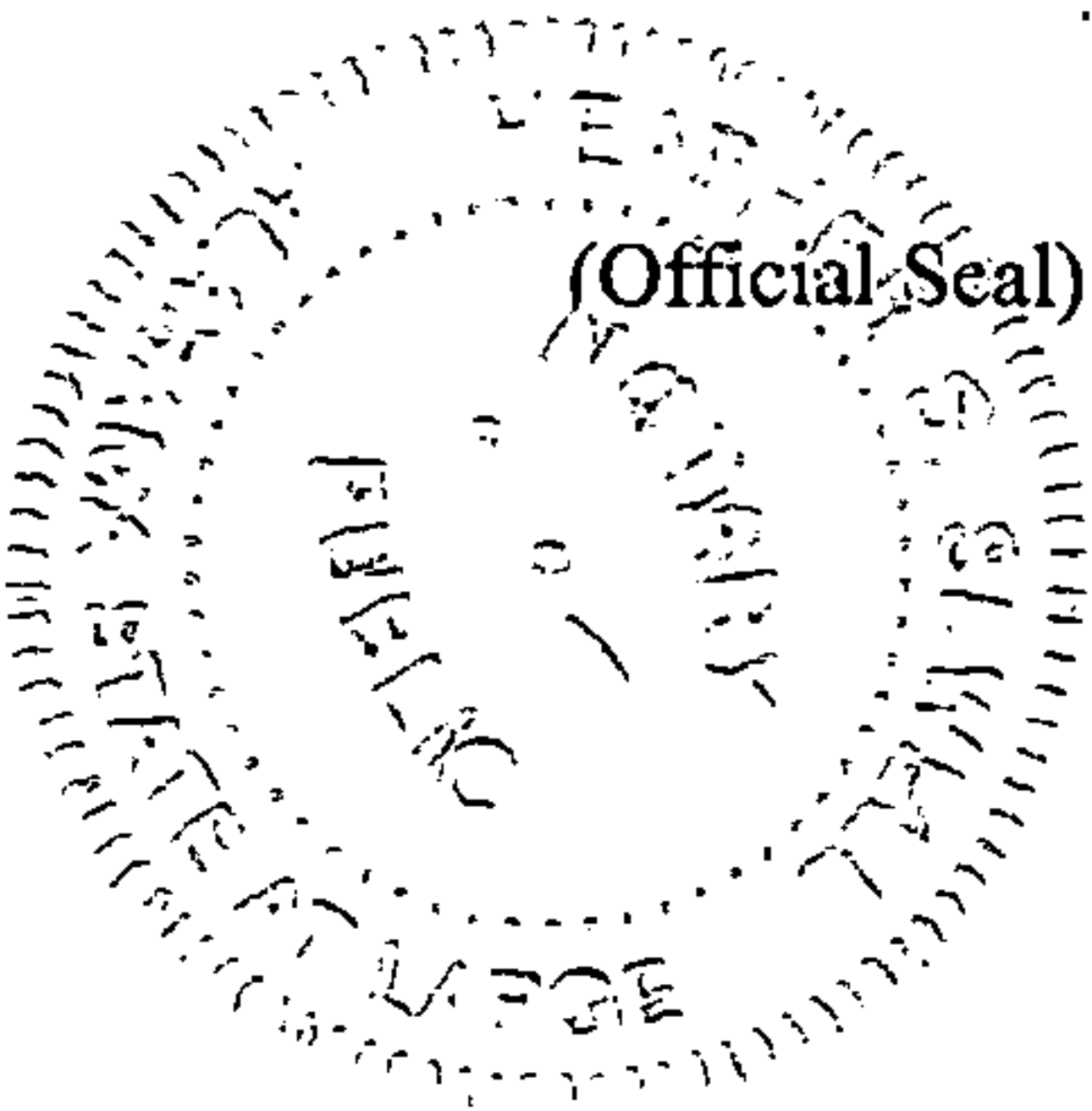
STATE OF ALABAMA)
COUNTY OF Shelby)

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

My commission expires:
My Commission Expires May 8, 2023

Walter S. Swen
the undersigned authority
Notary Public



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EXHIBIT "A"

Legal Description:



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**Lot 1, according to the Survey of Laurel Ridge Estates, as recorded in Map Book 16, Page 98, in the
Probate Office of Shelby County, Alabama.**
