



20211129000568340 1/4 \$44.50
Shelby Cnty Judge of Probate, AL
11/29/2021 01:10:10 PM FILED/CERT

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

Increased by \$9000.00

(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 22nd day of November, 2021, between NICHOLAS HOWARD and SARAH HOWARD, husband and wife, whose address is 150 SPRING BRANCH RD, 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 December 31, 2020 and Instrument number 20210113000021400, records of County of Shelby, State of Alabama ("Mortgage"). The Mortgage covers the following described real property:

Address: 146 SPRING BRANCH RD, COLUMBIANA, Alabama 35051

Legal Description: 1st Mortgage dated 12/31/2020 and modified 11/22/2021 residential real estate, shelby county, 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:

- Increasing mortgage from three hundred eighty four thousand and 00/100 dollars (\$384,000.00) to three hundred ninety three thousand and 00/100 dollars (\$393,000.00).

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.



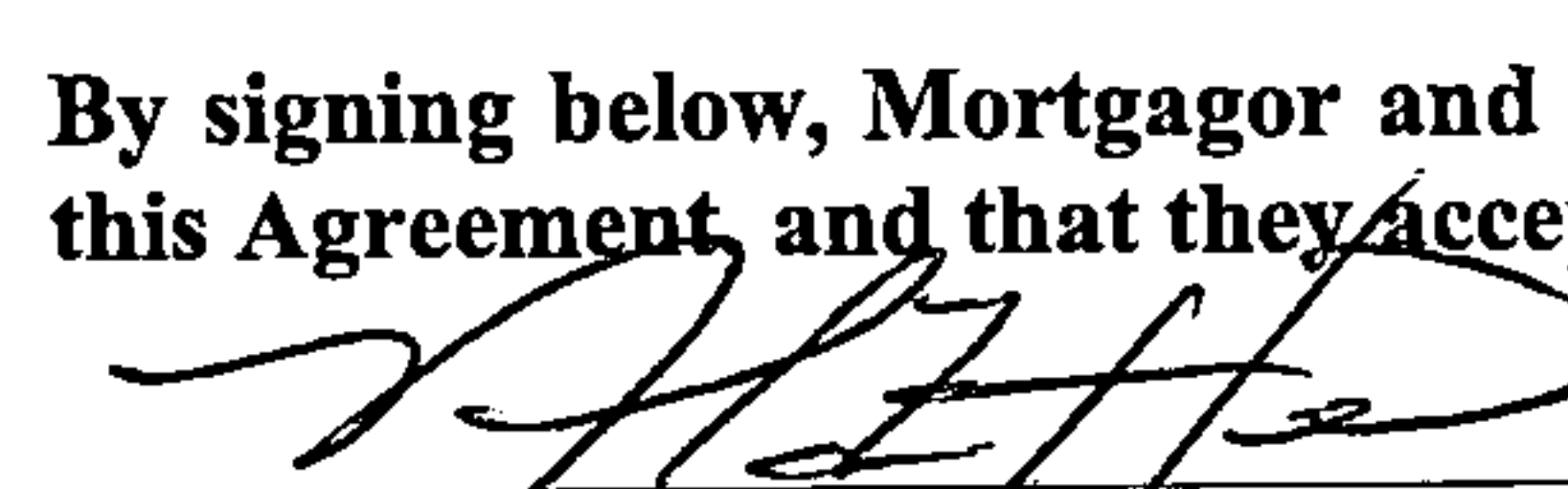


20211129000568340 2/4 \$44.50
Shelby Cnty Judge of Probate, AL
11/29/2021 01:10:10 PM FILED/CERT

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.

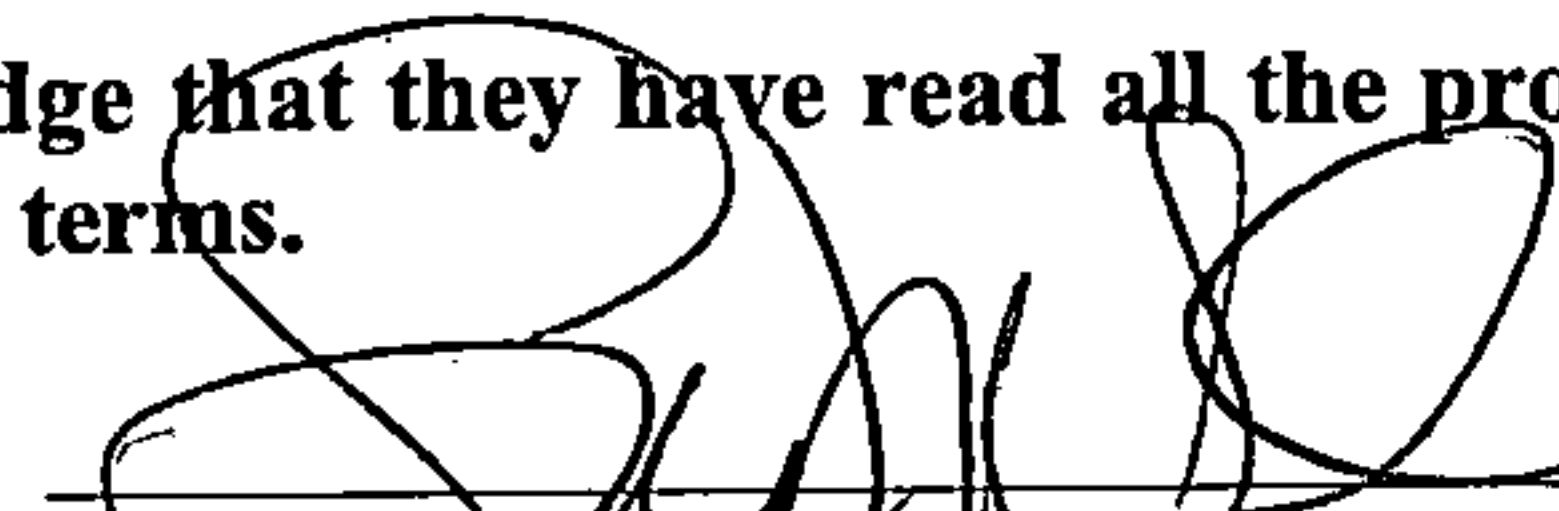
ORAL AGREEMENTS DISCLAIMER. This Agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

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.


NICHOLAS HOWARD

Date

11/22/21


SARAH HOWARD

Date

11/22/21

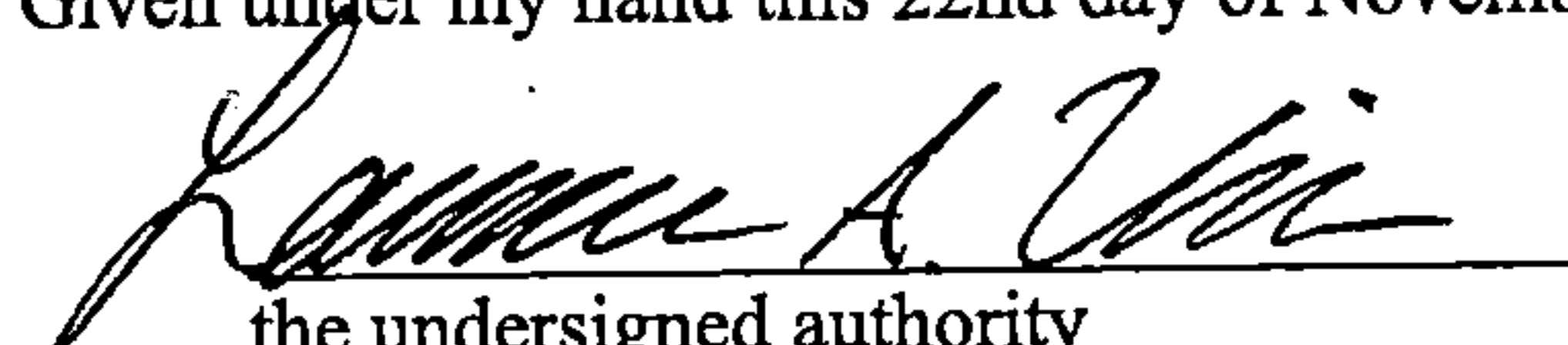
INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

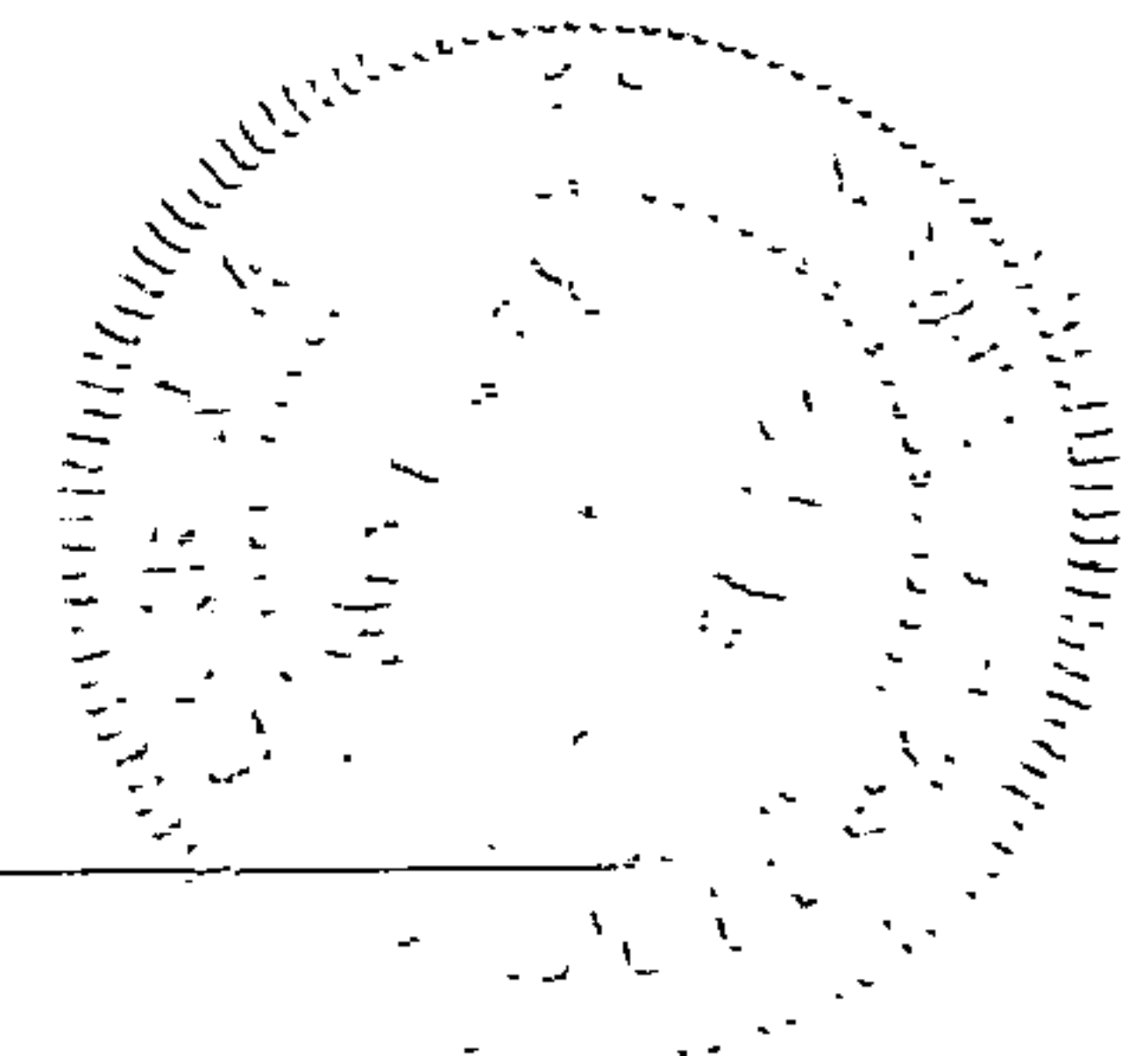
I, the undersigned authority, a Notary Public, do hereby certify that NICHOLAS HOWARD and SARAH HOWARD, husband and wife, whose names are signed to the foregoing and who are known to me, acknowledged before me on this day that, being informed of the contents of the Modification Agreement, they executed the same, voluntarily, on the day the same bears date. Given under my hand this 22nd day of November, 2021.

My commission expires:

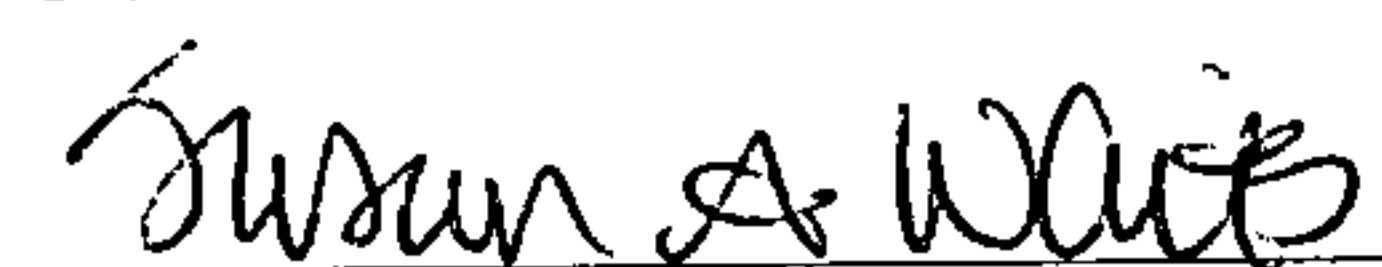
MY COMMISSION EXPIRES OCTOBER 26, 2025


the undersigned authority
Notary Public
Identification Number

(Official Seal)



LENDER: Central State Bank


By: Susie Waits
Its: Loan Closer

Date

11/22/21

BUSINESS ACKNOWLEDGMENT

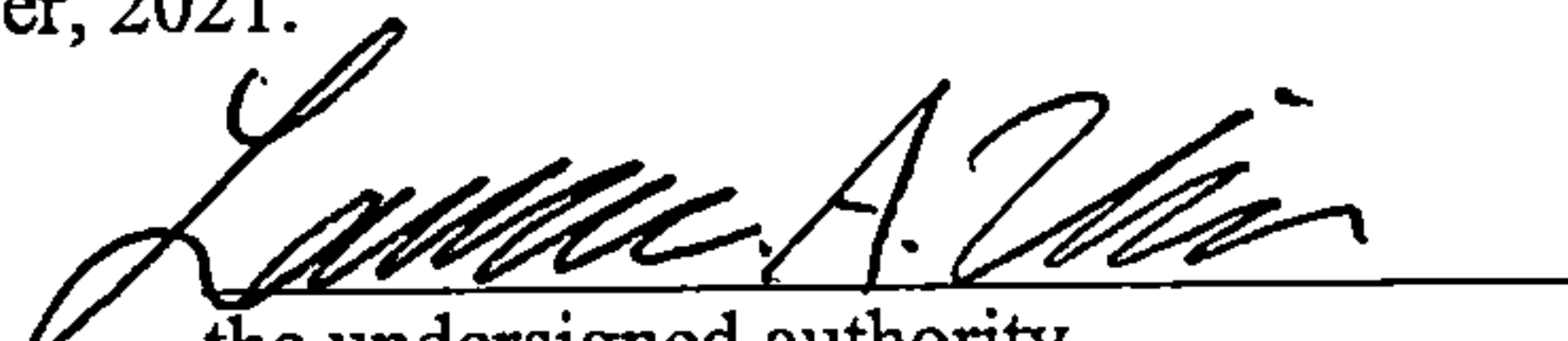
STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned authority, Notary Public in and for said County and in said State, hereby certify that Susie Waits, Loan Closer 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.

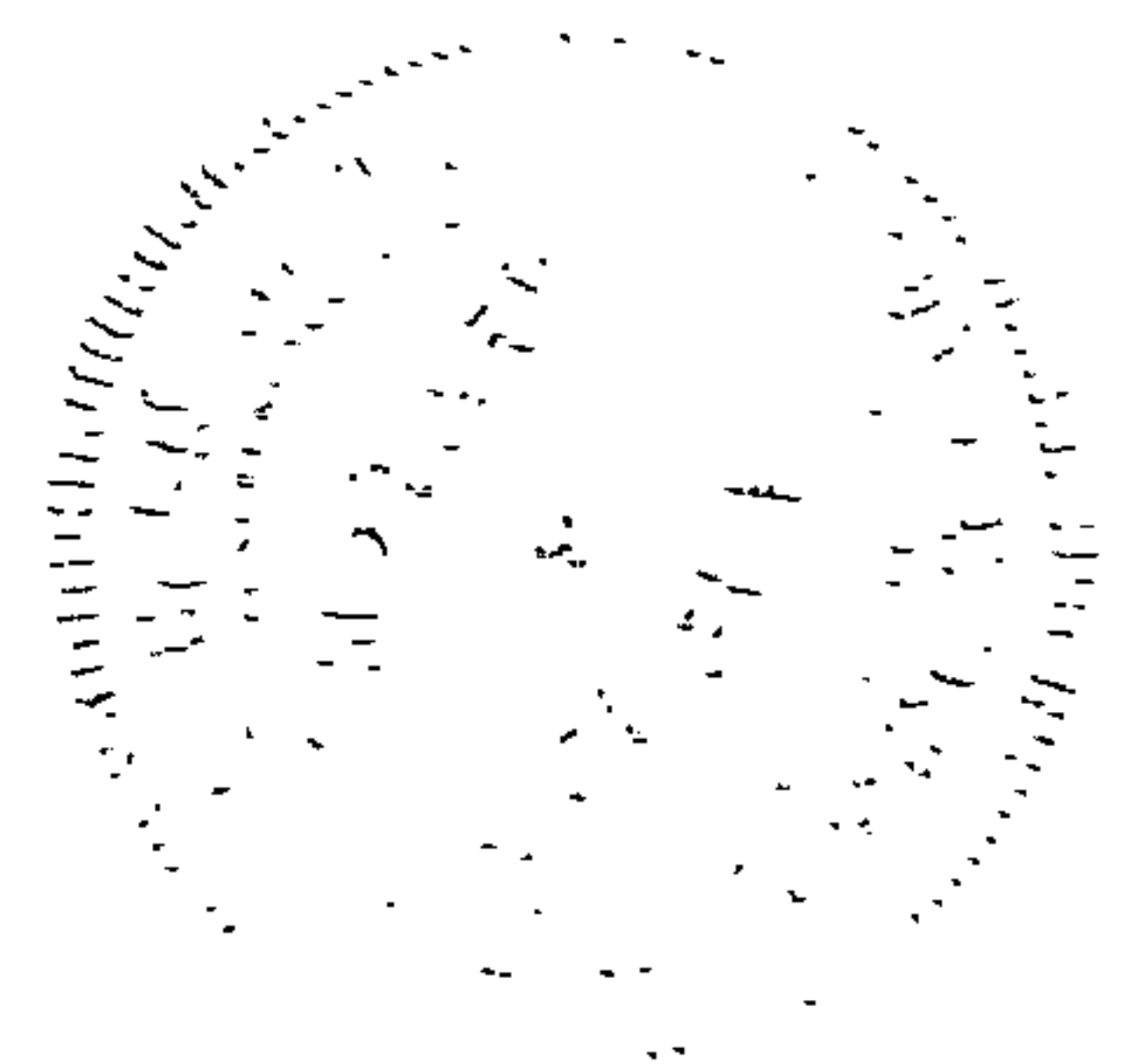
Given under my hand this the 22nd day of November, 2021.

My commission expires:

MY COMMISSION EXPIRES OCTOBER 26, 2025


the undersigned authority
Notary Public

(Official Seal)





20211129000568340 4/4 \$44.50
Shelby Cnty Judge of Probate, AL
11/29/2021 01:10:10 PM FILED/CERT

Legal Description

Lot 7, Block 2, according to the Survey of Bermuda Hills, First Sector, as recorded in Map Book 6, Page 1, In the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.