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04/21/2022 02:32:18 PM
MORTAMEN 1/3

THIS INSTRUMENT PREPARED BY:
Oakworth Capital Bank- Ashley Tolliver
850 Shades Creek Parkway
Birmingham, AL 35209

AFTER RECORDING RETURN TO:
Oakworth Capital Bank
Ashley Tolliver
850 Shades Creek Parkway
Birmingham, AL 35209

(Space Above This Line For Recording Data)

NMLS ORIGINATOR IDENTIFIER: 568017

MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 8th day of April, 2022, between Andrew R Schroeder aka Andrew Schroeder, a single man, whose address is 5036 Greystone Way, Birmingham, Alabama 35242 ("Mortgagor"), and Oakworth Capital Bank whose address is 850 Shades Creek Parkway Ste 200, Birmingham, Alabama 35209 ("Lender").

Oakworth Capital Bank and Mortgagor entered into a Mortgage dated September 21, 2021 and Recorded on 09/27/2021 in Instrument #20210927000469070, records of County of Shelby, State of Alabama ("Mortgage"). The Mortgage covers the following described real property:

Address: 5036 Greystone Way, Birmingham, Alabama 35242

Legal Description: Lot 5-B, according to a Resubdivision of Lot 5-A and 6-A of a Resurvey of Lots 5 and 6, Greystone 4th Sector, and Lot 7 of Greystone, 4th Sector, as recorded in Map Book 23, Page 15, in the Probate Office of 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:

- Loan increase from \$650,000 to \$900,000.

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.

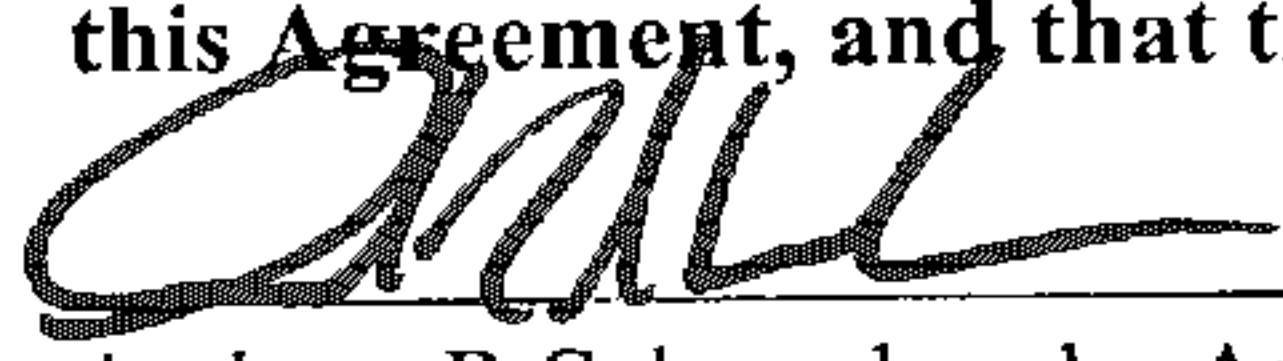
If any Mortgagor who signed the original Mortgage does not sign this Agreement, then all Mortgagors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement or otherwise 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.

 **APR 08 2022**
Andrew R Schroeder aka Andrew Schroeder Date
Schroeder

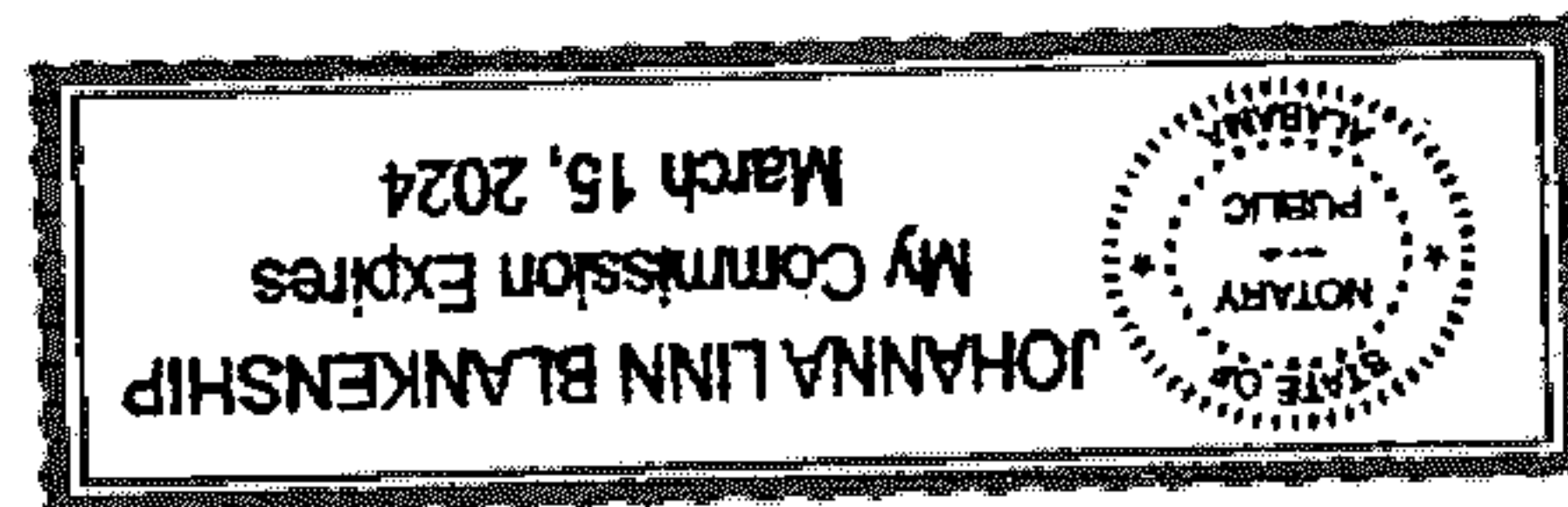
INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, Johanna Linn Blankenship, a notary public, do hereby certify that Andrew R Schroeder aka Andrew Schroeder, a single man, 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 8th day of April, 2022.


My commission expires: March 15, 2024

(Official Seal)




Identification Number

LENDER: Oakworth Capital Bank

 04/08/2022
By: Edward Elliott Date
Its: Client Advisor

BUSINESS ACKNOWLEDGMENT

STATE OF ALABAMA)
COUNTY OF *Jefferson*)

I, *Heather Lucas*, a *notary public* in and for said County and in said State, hereby certify that Edward Elliott, Client Advisor of Oakworth Capital Bank, a(n) Alabama State 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 State Bank.

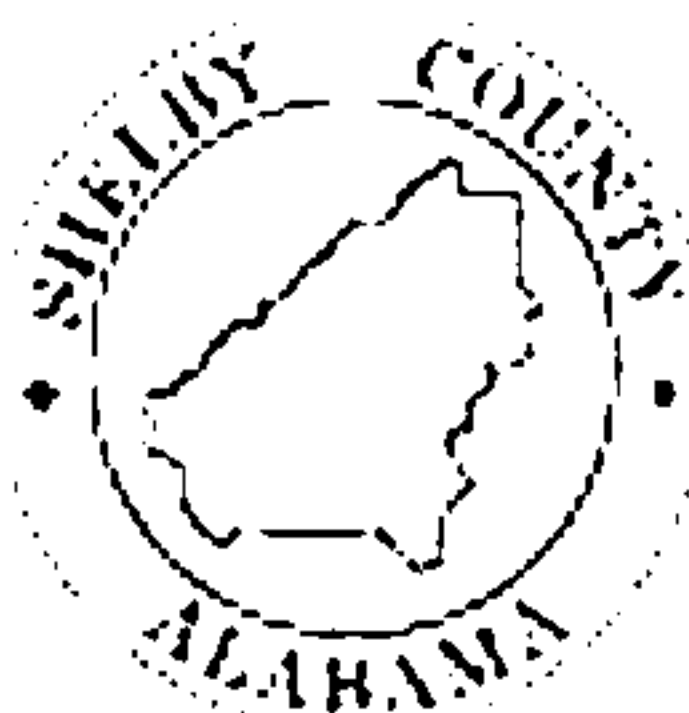
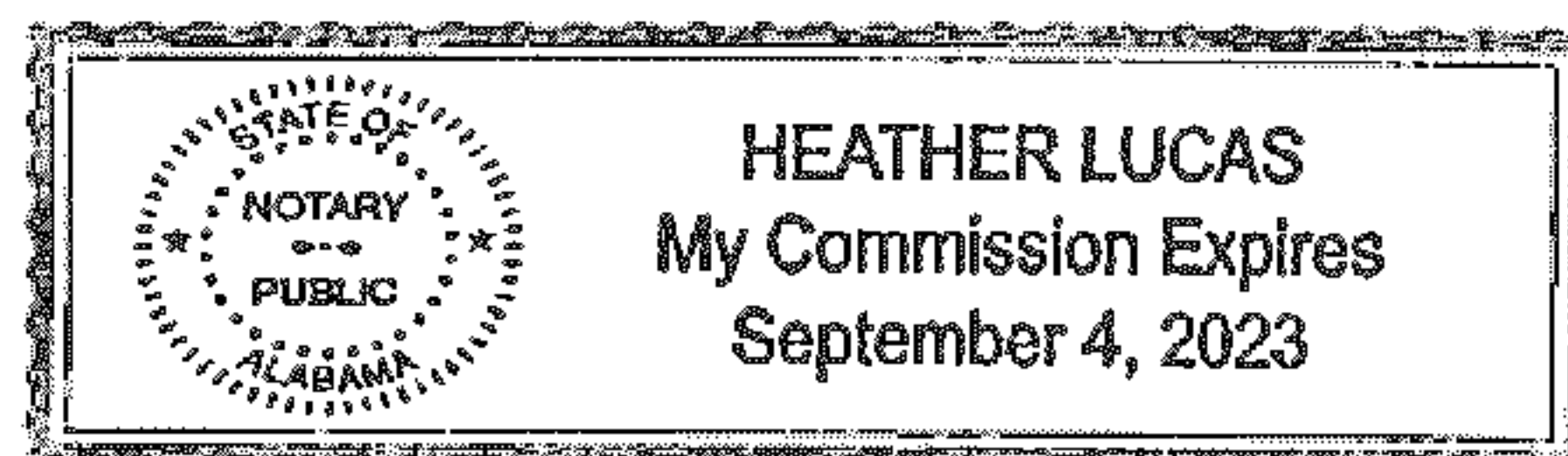
Given under my hand this the 8th day of April, 2022.

My commission expires:

September 4, 2023

Heather Lucas

(Official Seal)



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
04/21/2022 02:32:18 PM
\$403.00 CHERRY
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Allie S. Bezel