

RECORDATION REQUESTED BY:
HOMETOWN BANK OF ALABAMA
Oneonta Branch
P.O. Box 397
Oneonta, AL 35121

20220805000305350
08/05/2022 08:01:09 AM
MORTAMEN 1/2

WHEN RECORDED MAIL TO:
HOMETOWN BANK OF ALABAMA
Oneonta Branch
P.O. Box 397
Oneonta, AL 35121

SEND TAX NOTICES TO:
Dawn S. Romano
Joseph A. Romano
1011 Crestview Ridge
Helena, AL 35080

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



THIS MODIFICATION OF MORTGAGE dated August 3, 2022, is made and executed between Dawn S. Romano, Spouse of Joseph A. Romano, whose address is 1011 Crestview Ridge, Helena, AL 35080 and Joseph A. Romano, Spouse of Dawn S. Romano, whose address is 1011 Crestview Ridge, Helena, AL 35080 (referred to below as "Grantor") and HOMETOWN BANK OF ALABAMA, whose address is P.O. Box 397, Oneonta, AL 35121 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 31, 2022 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Mortgage *Waive* \$415,000.00 recorded in Shelby County on 02/01/2022 Inst Num: 20220201000044090.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Shelby County, State of Alabama:

Refer to Original Mortgage

The Real Property or its address is commonly known as 1011 Crestview Ridge, Helena, AL 35080

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

New Principal Amount: \$92,492.46 New Maturity Date: 08/10/2027.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 3, 2022.

THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X Dawn S. Romano (Seal)
Dawn S. Romano

X Joseph A. Romano (Seal)
Joseph A. Romano

LENDER:

HOMETOWN BANK OF ALABAMA

X [Signature] (Seal)
Authorized Officer

This Modification of Mortgage prepared by:

Name: Kelsey Hellums
Address: P.O. Box 397
City, State, ZIP: Oneonta, AL 35121



MODIFICATION OF MORTGAGE (Continued)

Loan No: 40863921-20

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) SS

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Dawn S. Romano and Joseph A. Romano, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 3 day of August, 2022. Notary Public signature

My commission expires 9/25/2022



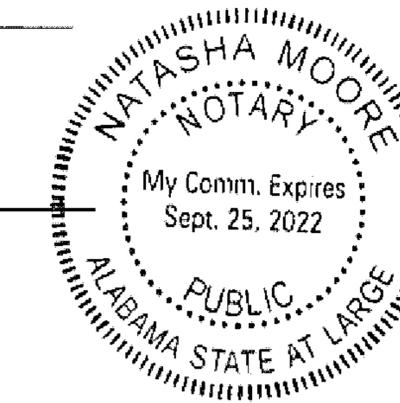
LENDER ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) SS

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Laura Alvarado whose name as Authorized Signer of HOMETOWN BANK OF ALABAMA is signed to the foregoing Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of the Modification of Mortgage, he or she, in his or her capacity as such Authorized Signer of HOMETOWN BANK OF ALABAMA, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 3 day of August, 2022. Notary Public signature

My commission expires 9/25/2022



Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: HOMETOWN BANK OF ALABAMA NMLSR ID: 718868

Individual: Matt Butler NMLSR ID: 1333909



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County Clerk
Shelby County, AL
08/05/2022 08:01:09 AM
\$163.75 BRITTANI
20220805000305350

Alvin S. Bayl