

THIS INSTRUMENT PREPARED BY:

Central State Bank
11025 Highway 25
Calera AL 350400000

AFTER RECORDING RETURN TO:

Central State Bank
PO Box 180
Calera AL 350400000

(Space Above This Line For Recording Data)

LOAN NUMBER: 0

NMLS COMPANY IDENTIFIER: 476528

NMLS ORIGINATOR IDENTIFIER: 709949

MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 12th day of April, 2023, between Rebecca M Ethridge, an unmarried woman, whose address is 240 Seales Rd, Bessemer, Alabama 35022 ("Mortgagor"), and Central State Bank whose address is 11025 Highway 25, Calera, Alabama 35040 ("Lender").

Central State Bank and Mortgagor entered into a Mortgage dated August 3, 2021 and Instrument # 20210824000412630, records of County of Shelby, State of Alabama ("Mortgage"). The Mortgage covers the following described real property:

Address: 4418 Old Cahaba Pkwy, Helena, Alabama 35080

Legal Description: 1st Mtg Dated 8/3/21 & Modified 4/12/23 Residential RE Shelby Co, AL

*** Rebecca M. Ethridge is the surviving grantee in that certain deed recorded as Inst. # 20160329000100830. The other grantee, James Michael Ethridge, is deceased, having died 8/31/22. ***

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 One Million Twenty-Eight Thousand and 00/100 Dollars (\$1,028,000.00) to One Million Two Hundred Eighty Thousand and 00/100 Dollars (\$1,280,000.00).

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 David Comer, Chief Lending 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.

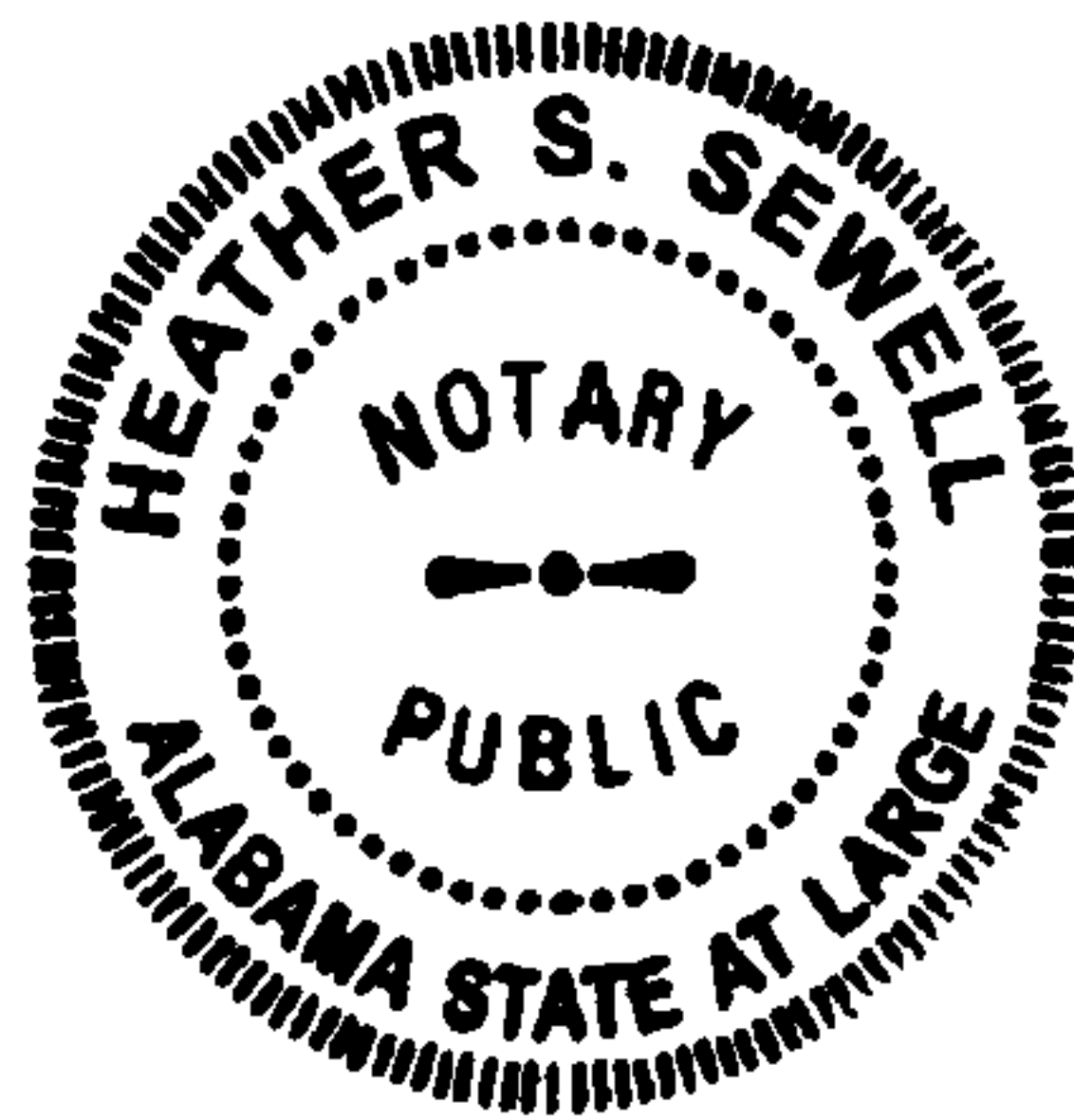
Given under my hand this the 12th day of April, 2023.

My commission expires:

My Commission Expires May 8, 2023


the undersigned authority
Notary Public

(Official Seal)



**LEGAL DESCRIPTION
EXHIBIT "A"**

Lot 11, according to the Plat of Old Cahaba Estates Sector 4, as recorded in Map book 46, Page 1, in the Office of the Probate Judge of Shelby County, Alabama



**Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
04/24/2023 11:11:38 AM
\$409.00 BRITTANI
20230424000116750**

Allie S. Bayl