

THIS INSTRUMENT PREPARED BY:  
Oakworth Capital Bank - Candice Leffel  
850 Shades Creek Parkway  
Ste 200  
Birmingham AL 35209

AFTER RECORDING RETURN TO:  
Oakworth Capital Bank  
Candice Leffel  
850 Shades Creek Parkway  
Ste 200  
Birmingham AL 35209

(Space Above This Line For Recording Data)

NMLS COMPANY IDENTIFIER: 774724  
NMLS ORIGINATOR IDENTIFIER: 718254

## MODIFICATION AGREEMENT - MORTGAGE

**THIS MODIFICATION AGREEMENT** ("Agreement") is made this 19th day of May, 2023, between Chadwick A Glover aka Chadwick Albert Glover and Kristy M Glover aka Kristy Mims Glover, a married couple, whose address is 2765 Blackridge Ln, Hoover, Alabama 35244 ("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 March 23, 2023 and recorded on March 28, 2023 in Instrument #20230328000085750, records of County of Shelby, State of Alabama ("Mortgage"). The Mortgage covers the following described real property:

Address: 2765 Blackridge Ln, Hoover, Alabama 35244

Legal Description: See attached "Exhibit A"

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 amount from \$250,000.00 to \$495,000.00.

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.



**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.

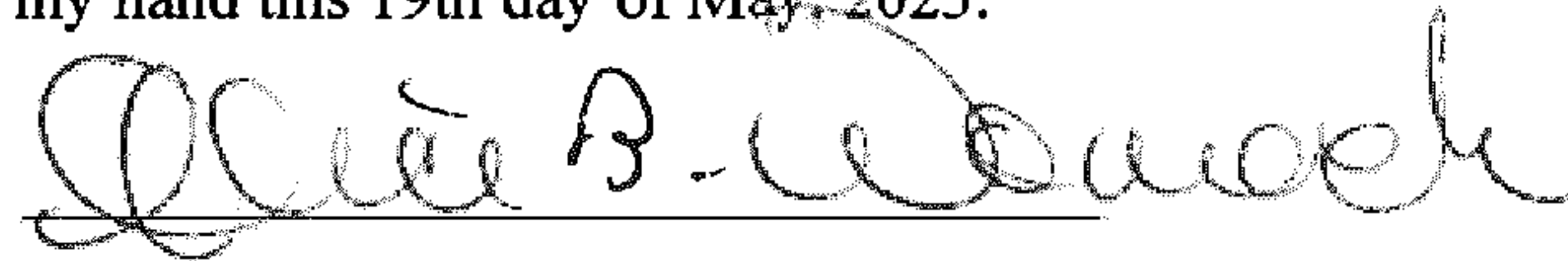
	<b>MAY 19 2023</b>		<b>MAY 19 2023</b>
Chadwick A Glover aka Chadwick Albert Glover	Date	Kristy M Glover aka Kristy Mims Glover	Date

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA )  
COUNTY OF Jefferson )

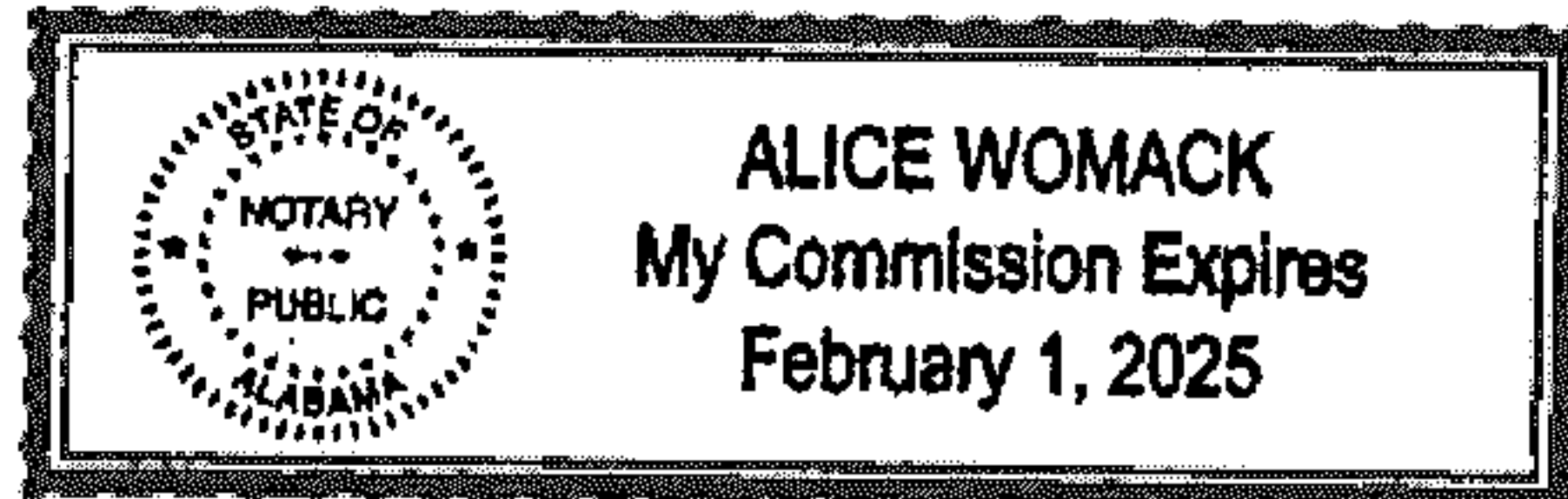
I, Alice Womack, a notary public, do hereby certify that Chadwick A Glover aka Chadwick Albert Glover and Kristy M Glover aka Kristy Mims Glover, a married couple, whose names are signed to the foregoing and who are known to me, acknowledged before me on this day that, being informed of the contents of the Modification Agreement, they executed the same, voluntarily, on the day the same bears date. Given under my hand this 19th day of May, 2023.

My commission expires:




Identification Number

(Official Seal)



**LENDER:** Oakworth Capital Bank

  
By: Alice B Womack Date  
Its: Client Advisor

**BUSINESS ACKNOWLEDGMENT**

STATE OF ALABAMA )

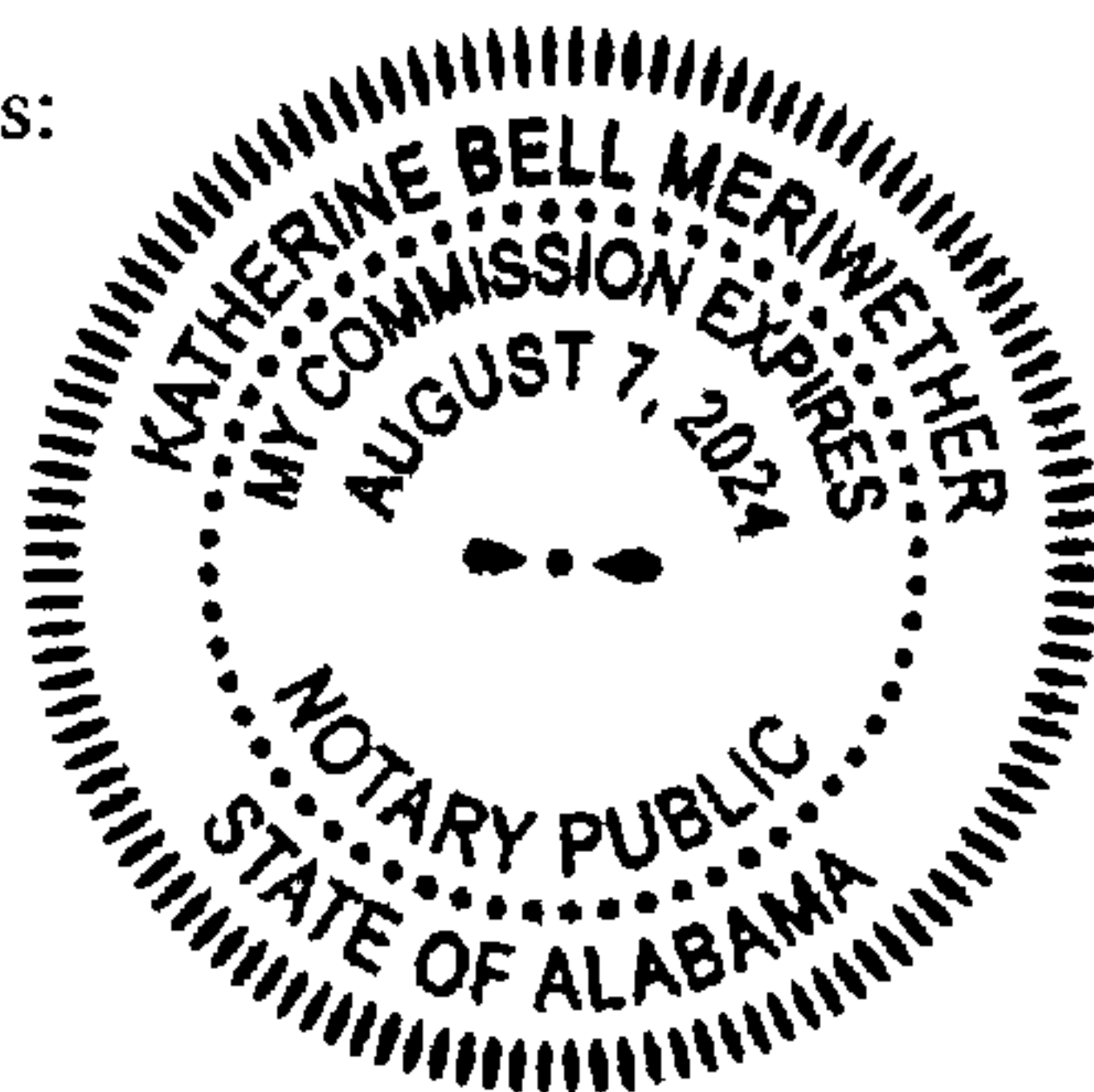
COUNTY OF Jefferson )

I, Katherine Bell Meriwether, Notary in and for said County and in said State, hereby certify that Alice B Womack, 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 19th day of May, 2023.

My commission expires:

(Official Seal)



A handwritten signature of Katherine Bell Meriwether, written in cursive and underlined.

**Exhibit A**

SITUATED IN THE COUNTY OF SHELBY AND STATE OF Alabama, CITY OF HOOVER:

LOT 1047, ACCORDING TO THE SURVEY OF BLACKRIDGE PHASE 1B, AS RECORDED IN MAP BOOK 48, PAGE 84 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO CHADWICK ALBERT GLOVER AND KRISTY MIMS GLOVER, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP FROM STANLEY T. FUNCHES, SR., A SINGLE MAN, BY DEED DATED AUGUST 15, 2019 AND RECORDED AUGUST 19, 2019 IN/AS INSTRUMENT NO. 20190819000301010 OF OFFICIAL RECORDS.

APN: 13 3 08 3 003 007.000  
Chadwick A Glover

2765 BLACKRIDGE LN, HOOVER, Alabama 35244  
First American Order No: 91521229LA



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
05/24/2023 08:37:27 AM  
\$400.50 PAYGE  
20230524000154870

*Allen S. Bayl*