

RECORDATION REQUESTED BY:
CB&S Bank
PO Box 910
Russellville, AL 35653

WHEN RECORDED MAIL TO:
CB&S Bank
PO Box 910
Russellville, AL 35653

SEND TAX NOTICES TO:
STEVEN R. MILLER
HOLLY L. MILLER
2982 KELHAM GROVE WAY
BIRMINGHAM, AL 35242



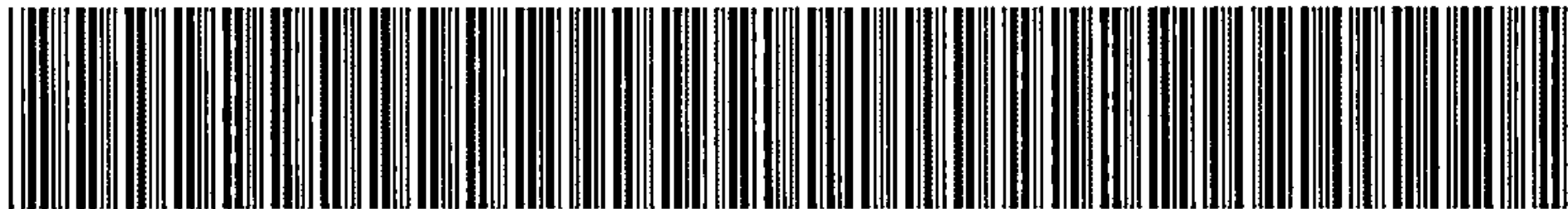
20230905000267080 1/3 \$478.00
Shelby Cnty Judge of Probate, AL
09/05/2023 10:01:06 AM FILED/CERT

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

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MODIFICATION OF MORTGAGE

10015464



#####074008252023

Notice: The original principal amount available under the Note (as defined below), which was \$1,700,000.00 (on which any required taxes already have been paid), now is increased by an additional \$300,000.00.

THIS MODIFICATION OF MORTGAGE dated August 25, 2023, is made and executed between STEVEN R. MILLER, whose address is 2982 KELHAM GROVE WAY, BIRMINGHAM, AL 35242 and HOLLY L. MILLER, whose address is 2982 KELHAM GROVE WAY, BIRMINGHAM, AL 35242; a married couple (referred to below as "Grantor") and CB&S Bank, whose address is 1301 Doug Baker Blvd., Birmingham , AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 10, 2022 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

Construction Mortgage Dated 1/10/2022 recorded in Shelby County Judge Of Probate Office in DOC # 20220127000039040 recorded on 1/27/2022 securing \$ 1,700,000.00

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

See the exhibit or other description document which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 424 South Oak Lane, Birmingham, AL 35242.

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

Increase Principal to \$2,000,000.00. No change to maturity. .

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.

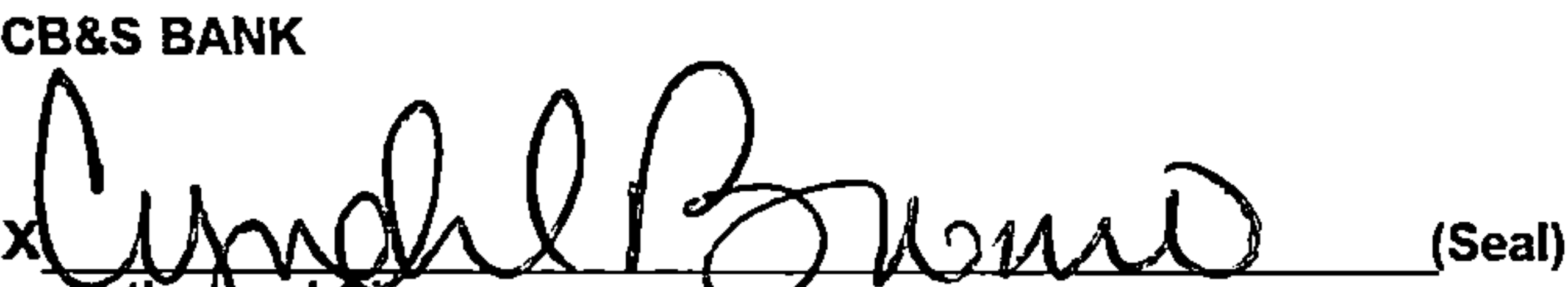
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 25, 2023.

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  (Seal)
STEVEN R. MILLER

X  (Seal)
HOLLY L. MILLER

LENDER:

CB&S BANK
X  (Seal)
Authorized Signer

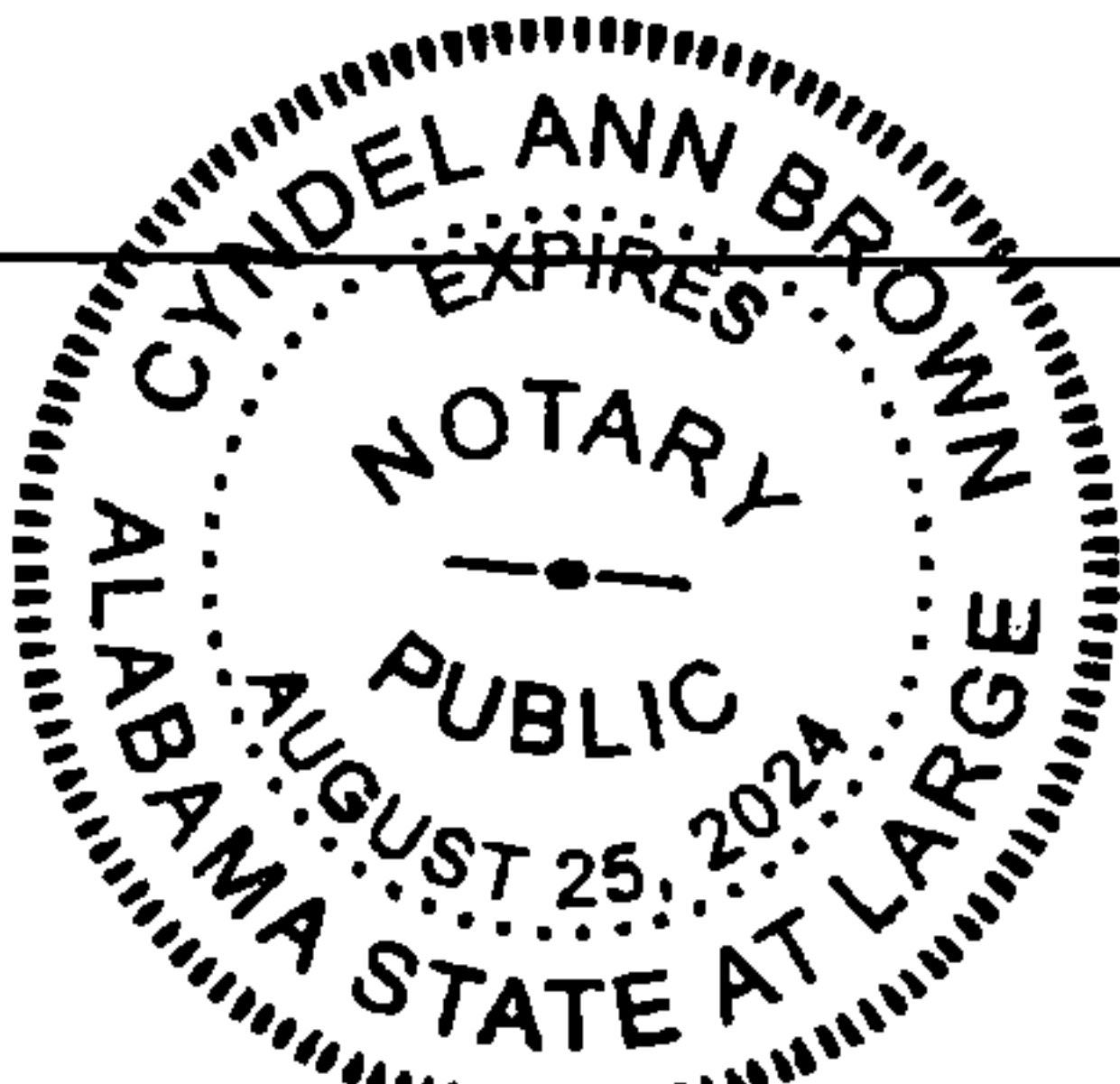
MODIFICATION OF MORTGAGE
(Continued)

This Modification of Mortgage prepared by:

Name: Misty Holcombe, Underwriter Specialist
Address: PO Box 910
City, State, ZIP: Russellville, AL 35653

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Shelby) SS
)



I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **STEVEN R. MILLER** and **HOLLY L. MILLER**, a married couple, 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 25th day of August, 20 23.
Cyndel Ann Brown
Notary Public

My commission expires August 25, 2024

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Shelby) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Cyndel Ann Brown whose name as branch manager of **CB&S Bank** 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 branch manager of **CB&S Bank**, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 28th day of August, 20 23.
Carol Heather
Notary Public

My commission expires October 28, 2024

Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: CB&S Bank

NMLSR ID: 408108

Individual: Cyndel Brown

NMLSR ID: 1696850



20230905000267080 3/3 \$478.00
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LEGAL DESCRIPTION

Lot 6, according to the Survey of South Oak, Phase I, as recorded in Map Book 53, Page 96 A and B, in the Probate Office of Shelby County, Alabama.

Together with a nonexclusive easement to use the private roadways and Common Areas all as more particularly described in the Declaration of Easements, Covenants, Conditions and Restrictions for South Oak Subdivision, recorded as Inst. No. 20210210000069430; First Amendment to Declaration as recorded in Inst. No. 20210212000075200 and Acknowledgement, Consent and Joinder to Declaration and Grant of Easement as recorded in Inst. No. 20210212000075210, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").