

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

MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 11th day of July, 2023, between ROBYN ROBERSON, an unmarried woman, whose address is 2418 DARBY RISE LN, SPARKS, Nevada 89436 ("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 March 8, 2018 and at Instrument No. 20180402000108290, records of County of Shelby, State of Alabama ("Mortgage"). The Mortgage covers the following described real property:

Address: 5176 Hwy 28, Columbiana, Alabama 35051

Legal Description: 1st Mortgage Dated March 8, 2018 and Modified July 11, 2023 Residential Real Estate Shelby County AL

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 Thirty Thousand and No/100 Dollars (\$30,000.00) to Thirty-two Thousand and No/100 Dollars (\$32,000.00).

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.

Robyn Roberson 8-3-23
 ROBYN ROBERSON Date
 Individually

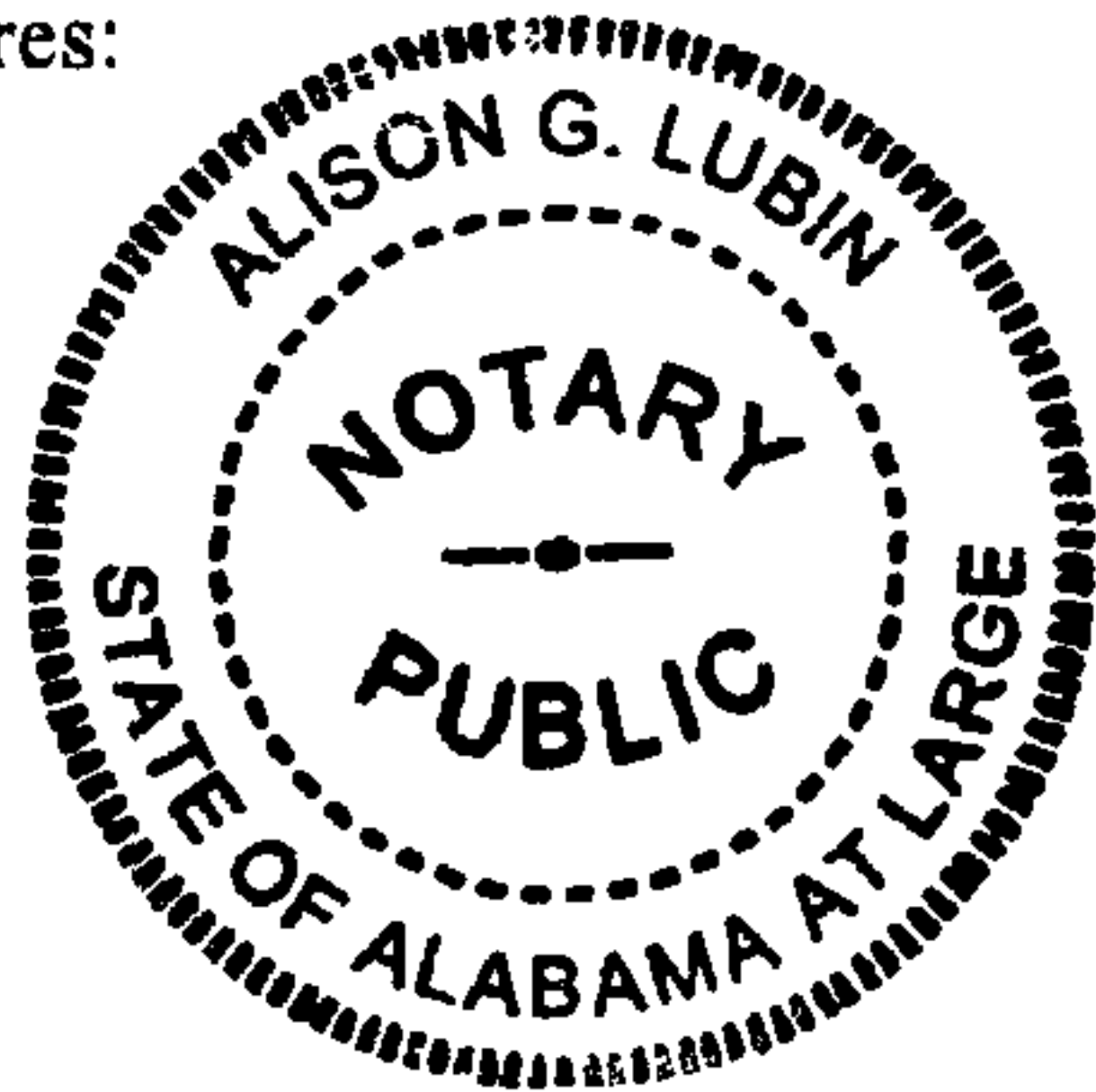
INDIVIDUAL ACKNOWLEDGMENT

STATE OF ~~NEVADA~~ AL)
)
 COUNTY OF Shelby)

This instrument was acknowledged by ROBYN ROBERSON, an unmarried woman, before me on AUG - 3 2023. In witness whereof, I hereunto set my hand and my official seal.

My commission expires:

(Official Seal)



Alison G. Lubin
 the undersigned authority
 Notary Public
 Identification Number

MY COMMISSION EXPIRES AUGUST 18, 2025

LENDER: Central State Bank

Bryan Morrow 8-3-23
 By: Bryan Morrow Date
 Its: Loan Officer

BUSINESS ACKNOWLEDGMENT

STATE OF ~~NEVADA~~ AL)
COUNTY OF Shelby)

AUG 3 2023

This instrument was acknowledged on the _____, by Bryan Morrow, Loan Officer
on behalf of Central State Bank, a(n) Federal Reserve Member Bank, who personally appeared before me.

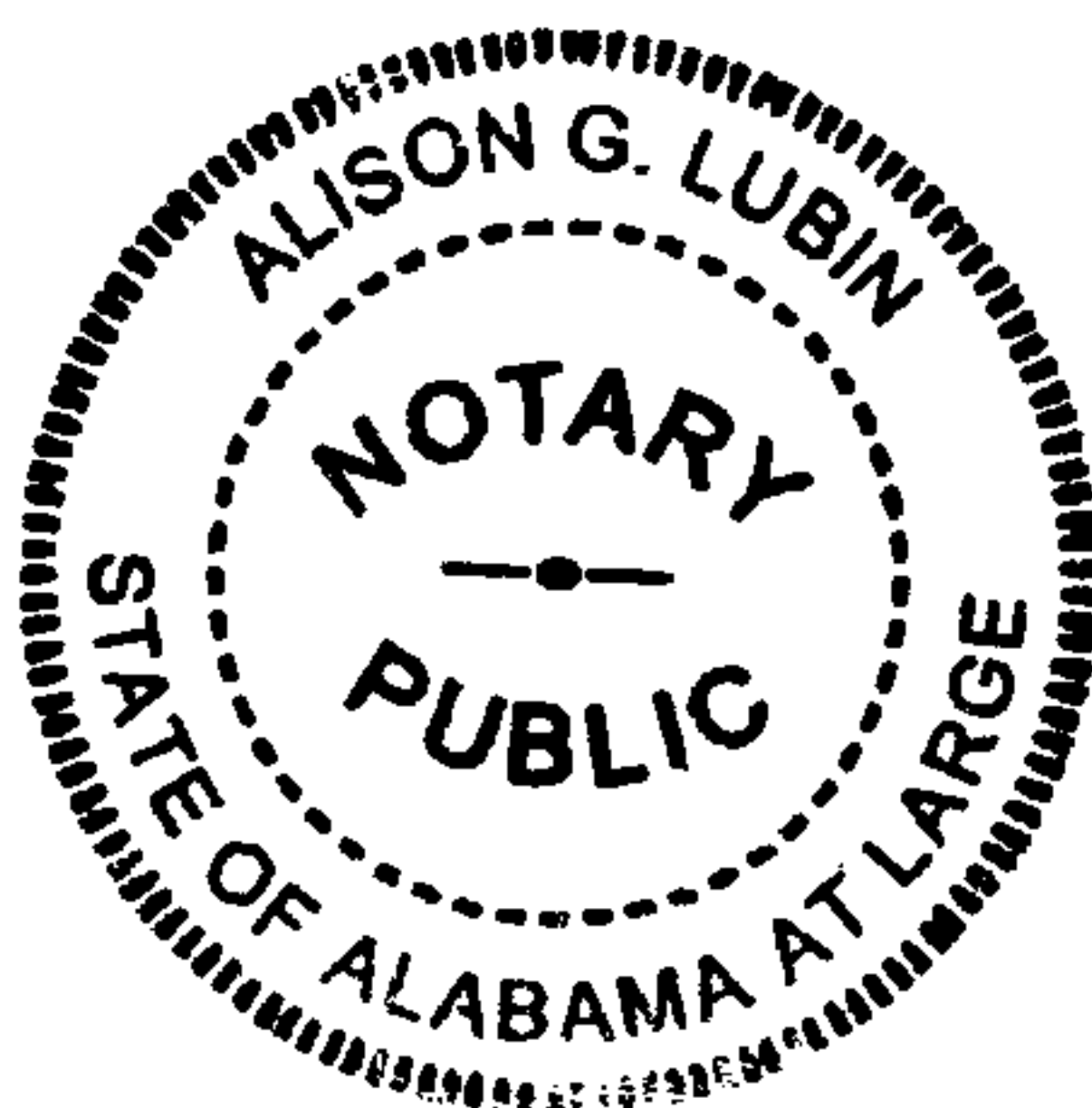
In witness whereof, I hereunto set my hand and official seal.

My commission expires:

Alison G. Lubin

the undersigned authority
Notary Public

(Official Seal)



MY COMMISSION EXPIRES AUGUST 18, 2025

EXHIBIT "A"
LEGAL DESCRIPTION

PARCEL "A":

Beginning at the Southwest corner of the NE 1/4 of SE 1/4, Section 34, Township 21 South, Range 1 East (Iron Rail Corner found in place); thence run North 00 degrees 00 minutes 14 seconds West along the West boundary line of said 1/4-1/4 Section a distance of 1142.31 feet to a point on the South 40-foot right of way line of County Highway 28; thence turn an angle of 94 degrees 32 minutes 59 seconds to the right and run South 85 degrees 27 minutes 15 seconds East along said 40-foot right of way line a distance of 331.59 feet to a point; thence turn an angle of 85 degrees 09 minutes 39 seconds to the right and run South 00 degrees 17 minutes 36 seconds East a distance of 1125.16 feet to a point on the South boundary line of the said NE 1/4 of SE 1/4; thence turn an angle of 91 degrees 50 minutes 45 seconds to the right and run North 88 degrees 26 minutes 51 seconds West along said 1/4-1/4 line a distance of 336.35 feet to the point of beginning. Said parcel of land is lying in the NE 1/4 of SE 1/4, Section 34, Township 21 South, Range 1 East, Shelby County, Alabama.

According to survey of Lewis H. King, Jr., Reg. L.S. #12487, dated October 1, 1980.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
09/25/2023 01:41:37 PM
\$34.00 JOANN
20230925000286880

Allen S. Bayl