

RECORDATION REQUESTED BY:

Community Bank of Mississippi
Birmingham Liberty Park Office
1905 Community Bank Way
Flowood, MS 39232

WHEN RECORDED MAIL TO:

Community Bank of Mississippi
P.O. Box 2019
Brandon, MS 39043

SEND TAX NOTICES TO:

Community Bank of Mississippi
325 Maxey Drive
Brandon, MS 39042

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 12, 2024, is made and executed between Lisa C. Decker, whose address is 7381 Old Highway 208, Sterrett, AL 35147-8308 and Stephen Decker, wife and husband, whose address is 7381 Old Highway 208, Sterrett, AL 35147-8308 (referred to below as "Grantor") and Community Bank of Mississippi, whose address is 1905 Community Bank Way, Flowood, MS 39232 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 2, 2023 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 06/09/2023, Instrument 20230609000173800, in Shelby County, AL.

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

See Exhibit "A", 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 7381 Old Hwy 280, Sterrett, AL 35147.

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


To establish a maturity date of 07/01/2054 and to increase the principal indebtedness from \$110,000.00 to \$112,701.22. NOTICE TO GRANTOR: THE NOTE CONTAINS A VARIABLE INTEREST RATE.

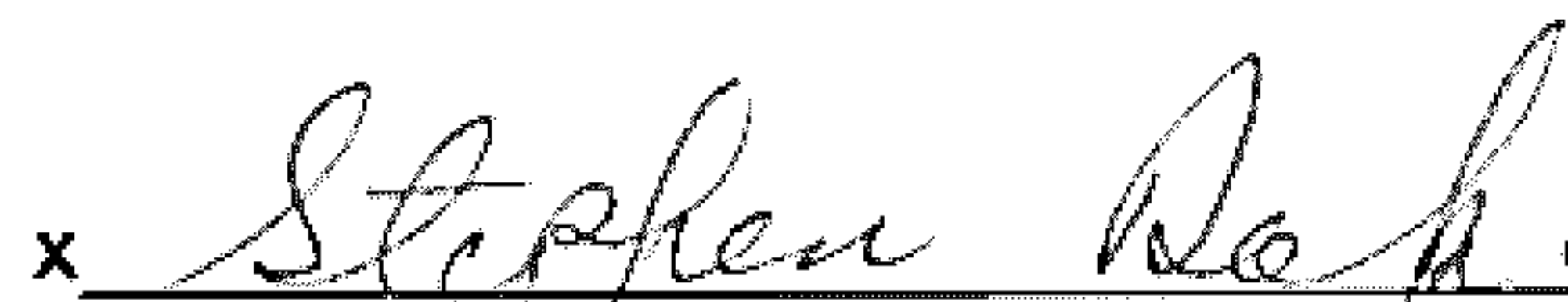
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 JULY 12, 2024.

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.

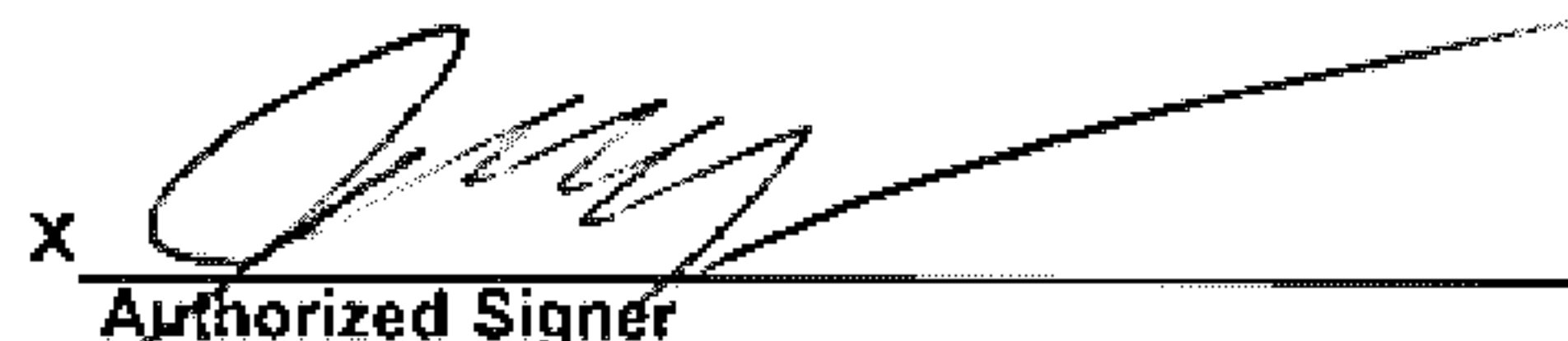
GRANTOR:

X  (Seal)
Lisa C. Decker

X  (Seal)
Stephen Decker

LENDER:

COMMUNITY BANK OF MISSISSIPPI

X  (Seal)
Authorized Signer

Loan No: 2322495901

**MODIFICATION OF MORTGAGE
(Continued)**

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This Modification of Mortgage prepared by:

Name: Joanna Sykes
Address: 1905 Community Bank Way
City, State, ZIP: Flowood, MS 39232**INDIVIDUAL ACKNOWLEDGMENT**STATE OF AL

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COUNTY OF Jefferson

) SS

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Lisa C. Decker and Stephen Decker, 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 12 day of July, 2024.

My commission expires

Jennifer Denise Murphey
Notary Public, Alabama State At Large
My Commission Expires July 27, 2024

Jennifer Denise Murphey
Notary Public

LENDER ACKNOWLEDGMENTSTATE OF AL

)

COUNTY OF Jefferson

) SS

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Joel Day whose name as V.D. of Community Bank of Mississippi 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 V.D. of Community Bank of Mississippi, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 12 day of July, 2024.

My commission expires

Jennifer Denise Murphey
Notary Public, Alabama State At Large
My Commission Expires July 27, 2024

Jennifer Denise Murphey
Notary Public

Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: Community Bank of Mississippi

NMLSR ID: 402411

Individual: Joel Richard Day

NMLSR ID: 818868

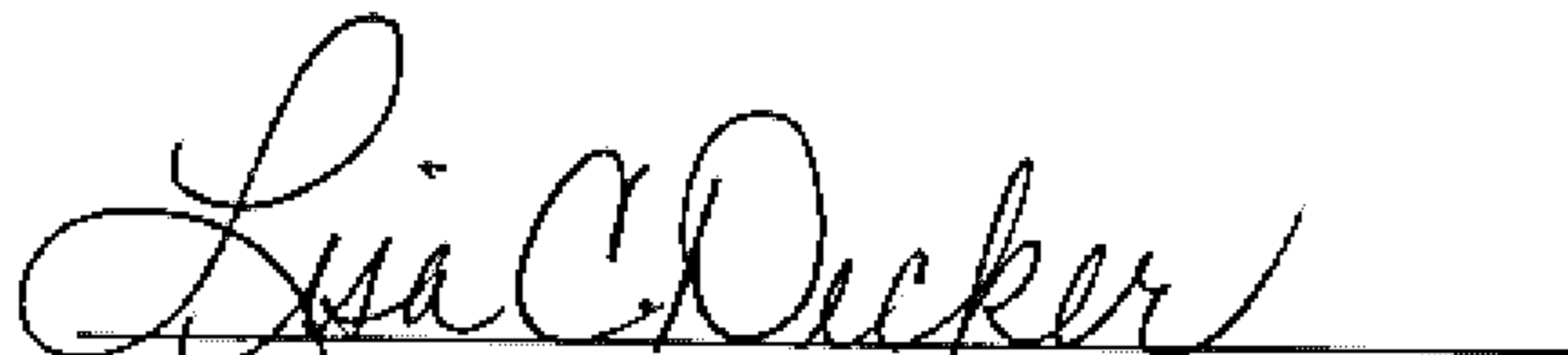
Loan No: 2322495901

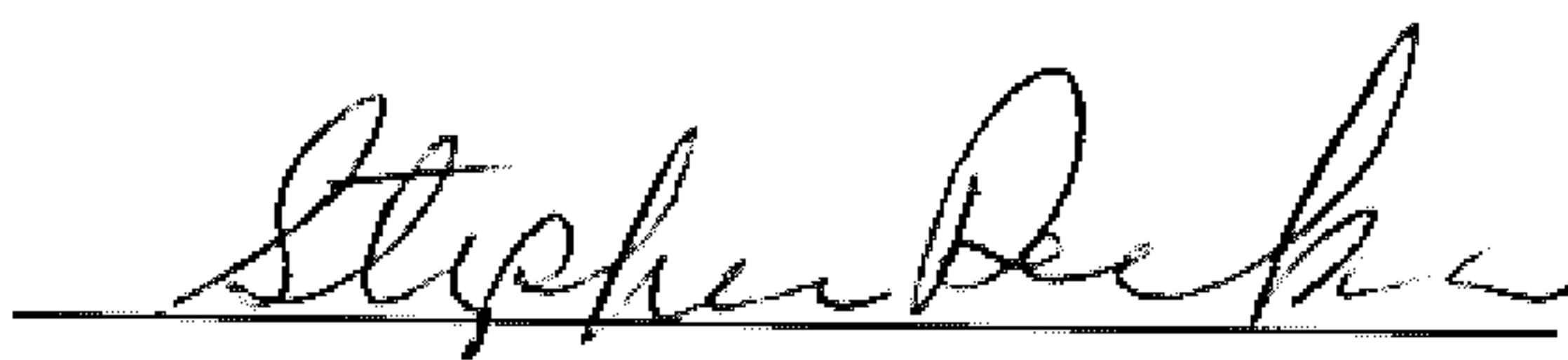
Attached to and forming part of Modification Mortgage in the name of Lisa C. Decker and
Stephen Decker, wife and husband.

Exhibit "A"

Commence at a 4 X 4 concrete monument in place accepted as the Northeast corner of Section 25, Township 19 South, Range 1 West, Shelby County, Alabama; thence proceed South 02°46'44" West along the East boundary of said section for a distance of 678.30 feet to a point on the South right of way of Shelby County Road 280 (Old U.S. Highway 280), said point being the Point of Beginning; from this beginning point continue South 02°46'44" West along the East boundary of said section for a distance of 632.11 feet to the Southeast corner of the Northeast 1/4 of the Northeast 1/4 of said section; thence proceed North 87°35'28" West along the South boundary of said 1/4 - 1/4 section for a distance of 572.06 feet; thence proceed North 02°46'44" East for a distance of 352.29 feet; thence proceed South 90°00'00" East for a distance of 272.83 feet; thence proceed North 11°45'01" East for distance of 292.37 feet to a point on the South right of way of said road; thence proceed South 83°03'08" East along the South right of way of said road for a distance of 254.62 feet to the Point of Beginning. Situated in Shelby County, Alabama.

Signed for Identification:


By: Lisa C. Decker


By: Stephen Decker



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
07/23/2024 08:21:36 AM
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20240723000224760

