

STATE OF ALABAMA
COUNTY OF JEFFERSON

**MORTGAGE AND CREDIT AGREEMENT
MODIFICATION AGREEMENT**

Whereas, Jonathan Alex Davis and Joan Smith Davis ("Borrowers") and the Red Oak Credit Union ("Credit Union") are the parties to that certain Note ("Credit Agreement") and Mortgage ("Mortgage") between the parties, dated August 19, 2022, in the Maximum Principal Amount of \$156,000 and secured by a mortgage recorded on September 20, 2022 in the Judge of Probate's Office for Shelby County, Alabama at Instrument# 20220920000362670 on the following described property:

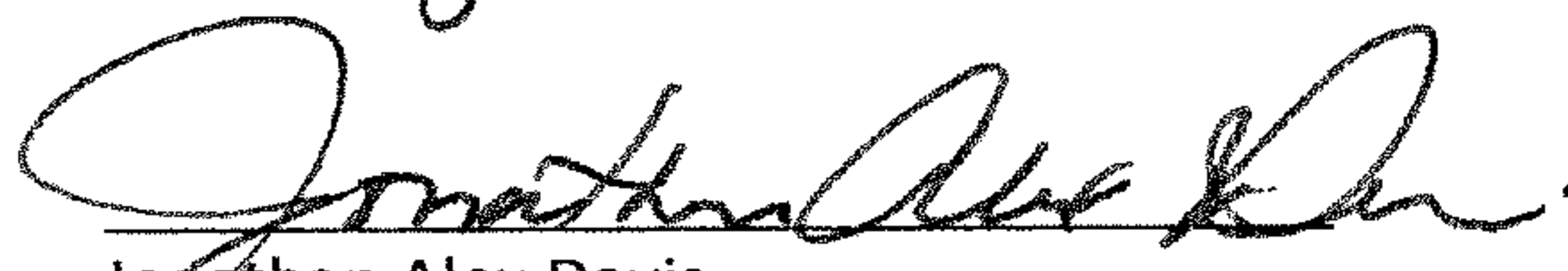
LOT 16, ACCORDING TO THE SURVEY OF CHELSEA FARMS SECTOR 3, AS RECORDED IN MAP BOOK 48, PAGE 100, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

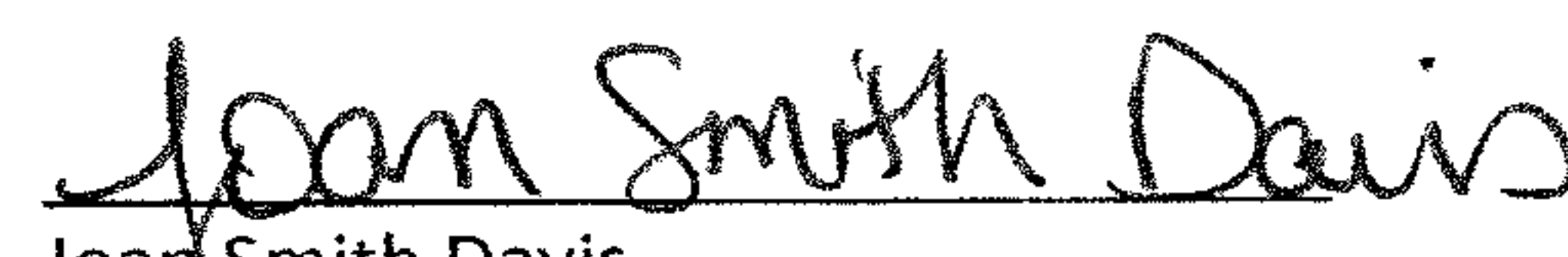
And whereas, the parties are desirous of amending the loan amount of the Credit Agreement and Mortgage; And whereas, the **new maturity date** will be October 5, 2039.

Now, therefore, for the mutual benefits to be derived thereby and other good and valuable consideration, the sufficiency of which is hereby acknowledged by each party, the undersigned borrower(s) and the Credit Union do hereby agree to amend the Credit Agreement and Mortgage to modify the loan amount from \$156,000 to **\$233,000**.

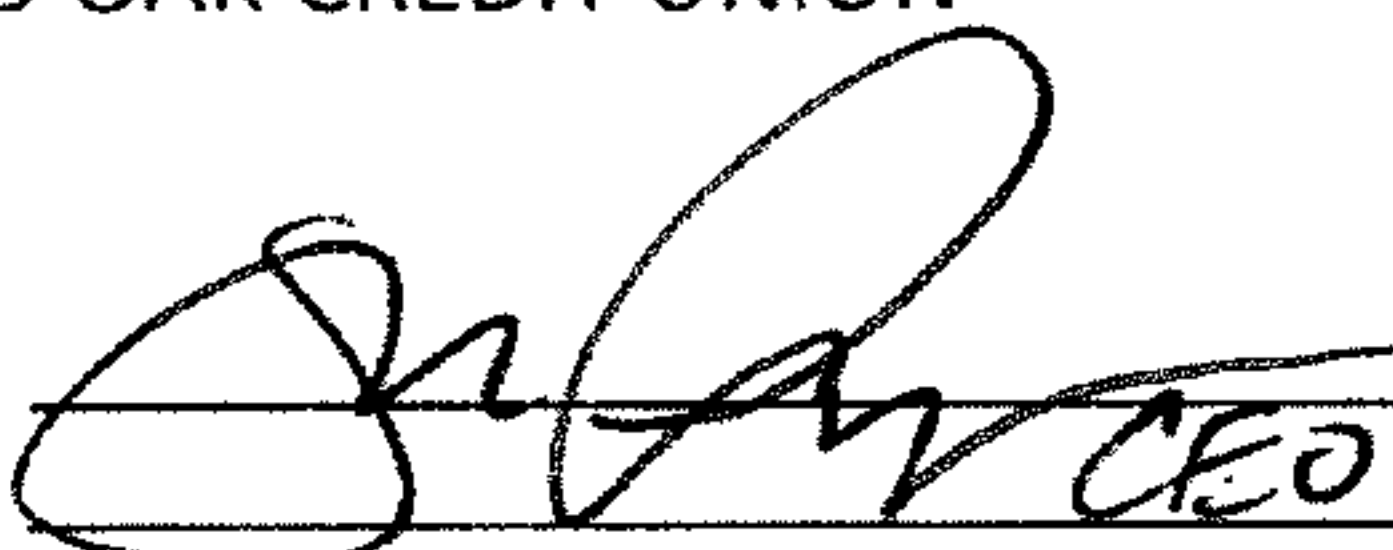
All other terms and conditions of said Credit Agreement and Mortgage shall remain in full force and effect.

In witness whereof, the undersigned have placed their hands and seals on this 20th day of August, 2024


Jonathan Alex Davis


Joan Smith Davis

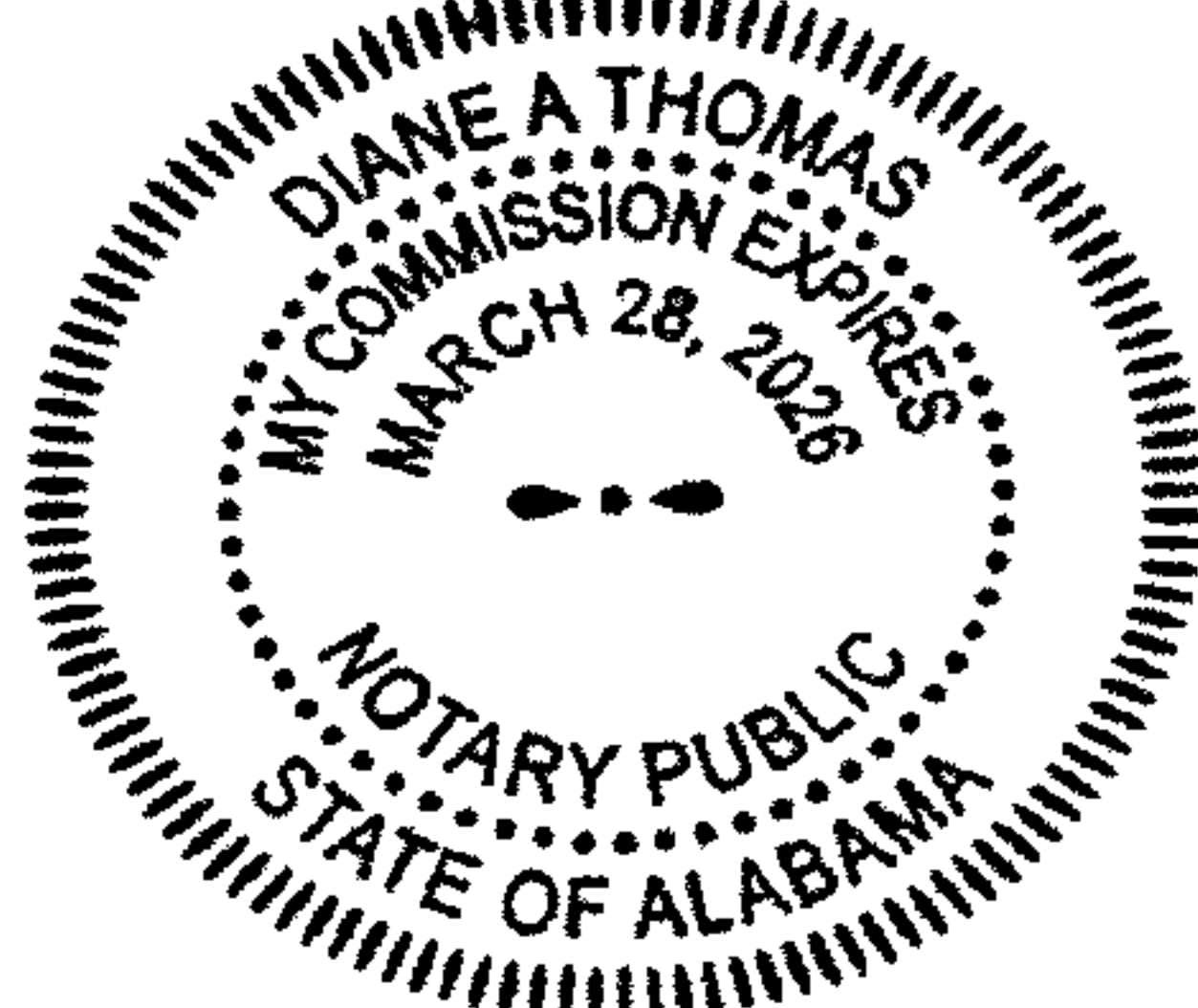
RED OAK CREDIT UNION

By: 
Its: CEO

STATE OF ALABAMA
COUNTY OF TUSCALOOSA

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify the Jonathan Alex Davis and Joan Smith Davis, 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 said conveyance, they executed the same voluntarily on the date the same bears date.

Given under my hand and official seal this 20 day of August, 2024.



Diane A Thomas
Notary Public
My commission expires: 3/28/26

STATE OF ALABAMA
COUNTY OF TUSCALOOSA

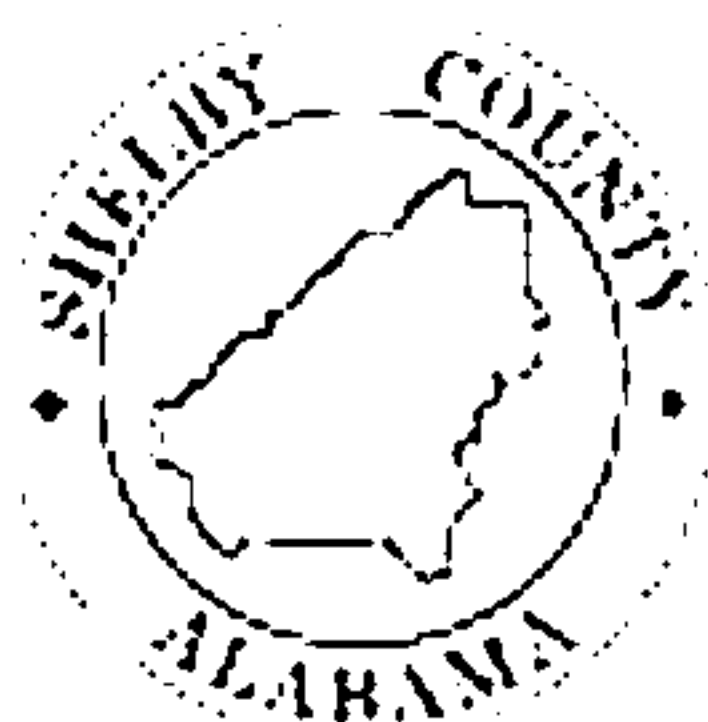
I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that Daphne Newell, the duly authorized representative of Red Oak Credit Union, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said company.

Given under my hand and official seal this 29 day of August, 2024.

My Commission Expires 5/6/2025

[Signature]
Notary Public
My commission expires:

THIS INSTRUMENT PREPARED BY: Edward Reisinger, PO Box 653, Birmingham, AL 35201



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
09/11/2024 08:20:03 AM
\$26.00 BRITTANI
20240911000281650

Allen S. Bayl