

\*\*\*\* Increase Mortgage By \$65,000.00\*\*\*\*

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## Modification of Mortgage

### With Future Advance Clause

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The date of this Real Estate Modification ( "*Modification*" ) is September 13, 2024.

**Mortgagor**

GRETCHEN SHOWALTER  
DONNIAL COLEMAN  
115 HOLLOW CT  
CALERA, AL 35040

**Lender**

Central State Bank  
Organized and existing under the laws of the state  
of Alabama  
11025 Hwy 25  
Calera, AL 35040

**Background.** Mortgagor and Lender entered into a Security Instrument dated October 20, 2023 and recorded on November 3, 2023. The Security Instrument was recorded in the records of Probate Judge Shelby County, Alabama in Instrument 20231103000323550. The property is located in Shelby County at 10831 Hwy 42 SHELBY, AL 35143.

Described as: SEE EXHIBIT A

**Modification.** For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the

original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements.

A promissory note between Lender and GRETCHEN SHOWALTER and DONNIAL COLEMAN (the "*Borrower*") dated October 20, 2023 as modified by the loan modification agreement signed by GRETCHEN SHOWALTER and DONNIAL COLEMAN and dated the same date as this Modification (the "*Loan Modification Agreement*"). The Loan Modification Agreement states that Borrower owes Lender Six Hundred Eighty Nine thousand and 00/100 Dollars (U.S. \$689,000.00) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than October 19, 2024.

**Maximum Obligation Limit.** The total principal amount secured by the Security Instrument at any one time will not exceed \$689,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

**Warranty of Title.** Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

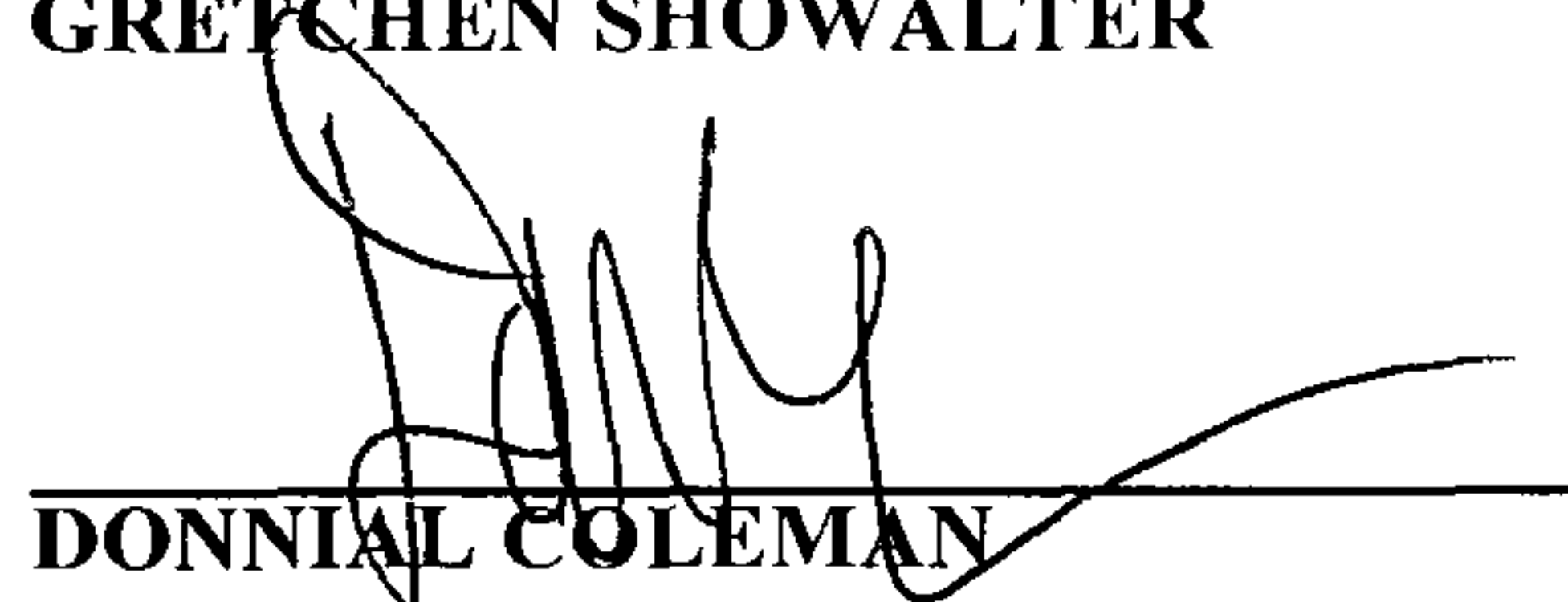
**Continuation of Terms.** Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

**Signatures.** By signing under seal below, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification.

Signed, sealed and delivered:

**Mortgagor**

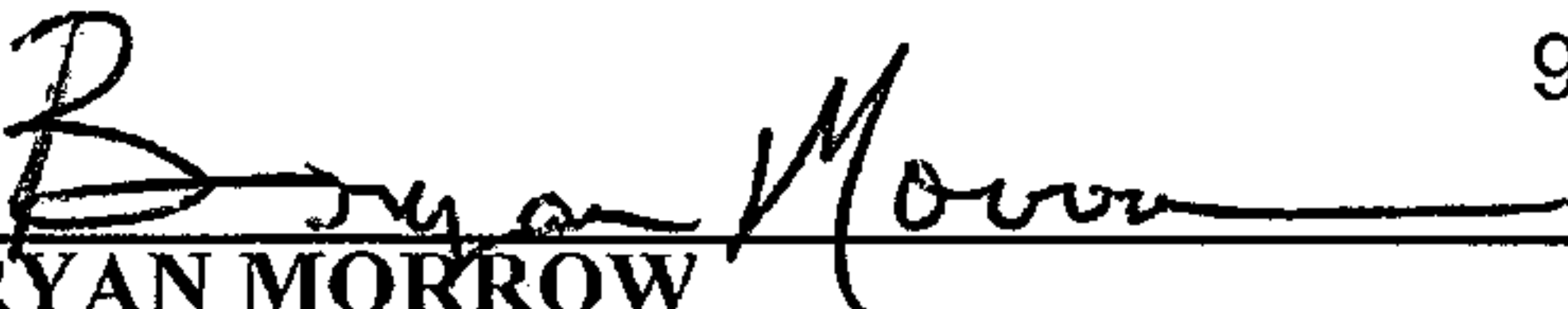
  
**GRETCHEN SHOWALTER** **Date**  
*Seal*

  
**DONNIAL COLEMAN** **Date**  
*Seal* 9-13-24

**Lender**

**Central State Bank**

*a/an Alabama State Member Bank*

  
BRYAN MORROW  
Assistant VP - Lending Officer

9/13/2024

Date

**Acknowledgment**

State of Alabama

County of Shelby

I, Alison G Lubin hereby certify that  
GRETCHEN SHOWALTER and DONNIAL COLEMAN

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/she executed the same voluntarily on the same day the same bears date.

Given under my hand this 13th day of September, 2024.

  
Notary Public

ALISON G LUBIN  
Notary Public Name



This notarial act was completed:

- ☒ In Person  
☐ In Person Electronic  
☐ Remote Online Notarization

ACKNOWLEDGMENT  
STATE OF ALABAMA

County of SHELBY

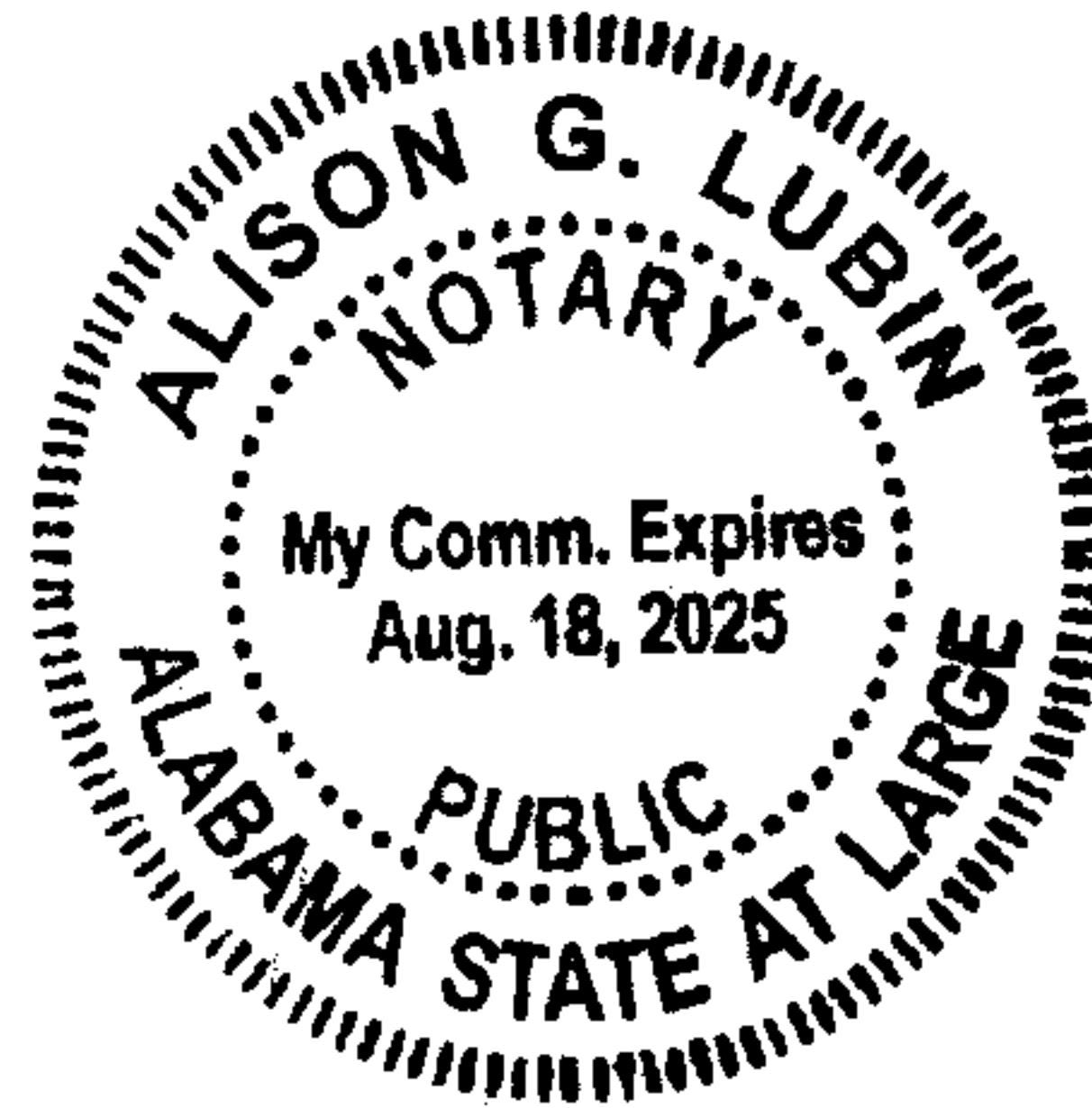
I, Alison G. Lubin hereby certify that  
Bryan Morrow as ASST VP - Lending Officer for  
Central State Bank,  
is signed to the foregoing instrument and who is known to me, acknowledged before me on this  
day that, being informed of the contents of the instrument, he/she, in his/her capacity as such  
ASST VP - Lending Officer, executed the same voluntarily on the same bears date.

Given under my hand this 13TH day of SEPTEMBER, 2024.

Alison G. Lubin  
*Notary Public*

ALISON G LUBIN  
*Notary Public Name*

This notarial act was completed:  
☒ In Person  
☐ In Person Electronic  
☐ Remote Online Notarization



**This Document Prepared By:** CENTRAL STATE BANK  
PO BOX 180  
CALERA, AL 35040

**EXHIBIT "A"**

**Legal Description:**

**Lot 4 in The Ranches at Shelby Lakes, according to the plat thereof recorded in Map Book 55, Page 24A,  
in the Office of the Judge of Probate of Shelby County, Alabama.**



**Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
09/23/2024 03:39:01 PM  
\$131.50 PAYGE  
20240923000296030**

*Allie S. Beal*