

Prepared by: Alison Lubin
Central State Bank
11025 HWY 25, Calera
AL 35040

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MORTAMEN 1/3

MORTGAGE MODIFICATION AGREEMENT


THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **October 24, 2024**, by and between **Gavin Ball and Janelle Ball, husband and wife** hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

Mortgagor has entered into an original mortgage agreement with Mortgagee on **August 9, 2023**, and was recorded as **Instrument #20230822000251870** on **August 22, 2023**, and **Modified on October 24, 2024**, in the Office of the Judge of Probate of **Shelby County, Alabama**. Both Mortgagor and Mortgagee desire to amend the terms of the original mortgage and note executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagor to increase the mortgage modification from **One Hundred Forty-Five Thousand and 00/100 Dollars (\$145,000.00)** to **Two Hundred Seventy-Three Thousand Eight Hundred Thirteen and 00/100 Dollars (\$273,813.00)**. The new note shall be secured by the original above-described mortgage as amended herein and amortized under the terms and conditions of the new note executed simultaneously with this agreement

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IN WITNESS WHEREOF, Mortgagors and Mortgagee have hereunto set their hands and seals on this the **24th** day of **October 2024**.


GAVIN BALL

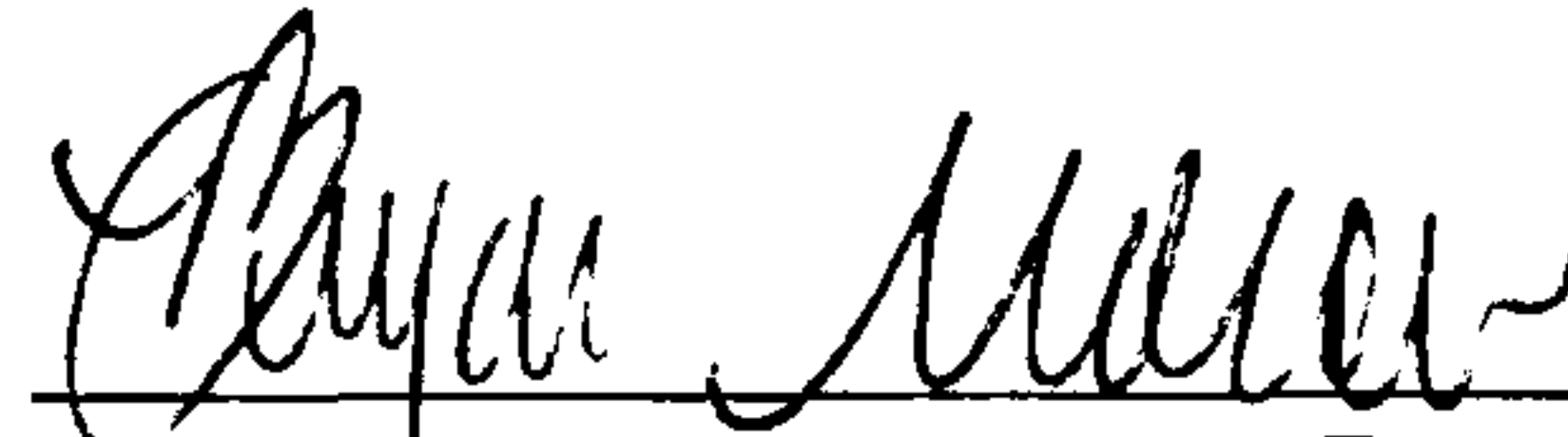

JANELLE BALL

(MORTGAGOR)

CENTRAL STATE BANK

BY: *BRYAN MORROW, AVP*

CENTRAL STATE BANK
P.O. BOX 180
CALERA, AL 35040



Bryan Morrow, AVP-Lending Officer

(MORTGAGEE)

STATE OF Alabama

COUNTY OF Shelby

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Gavin Ball and Janelle Ball, husband and wife**, whose name is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, they being informed of the contents of said agreement, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this **24th** day of **October 2024**.



Notary Public

My Commission Expires:

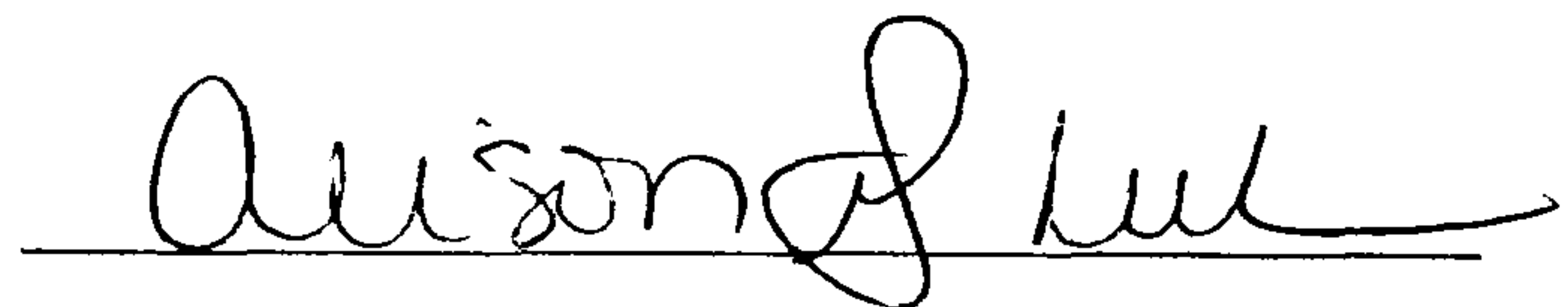
**JEAN ELIZABETH TALBOT
NOTARY PUBLIC
STATE OF ALABAMA
COMM. EXP. 10-10-2024**

STATE OF Alabama

COUNTY OF Shelby

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Bryan Morrow, whose name as AVP-Lending Officer of Central State Bank**, is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, he as such officer and with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the **24th** day of **October 2024**.



Notary Public

My Commission Expires:

8/8/2025

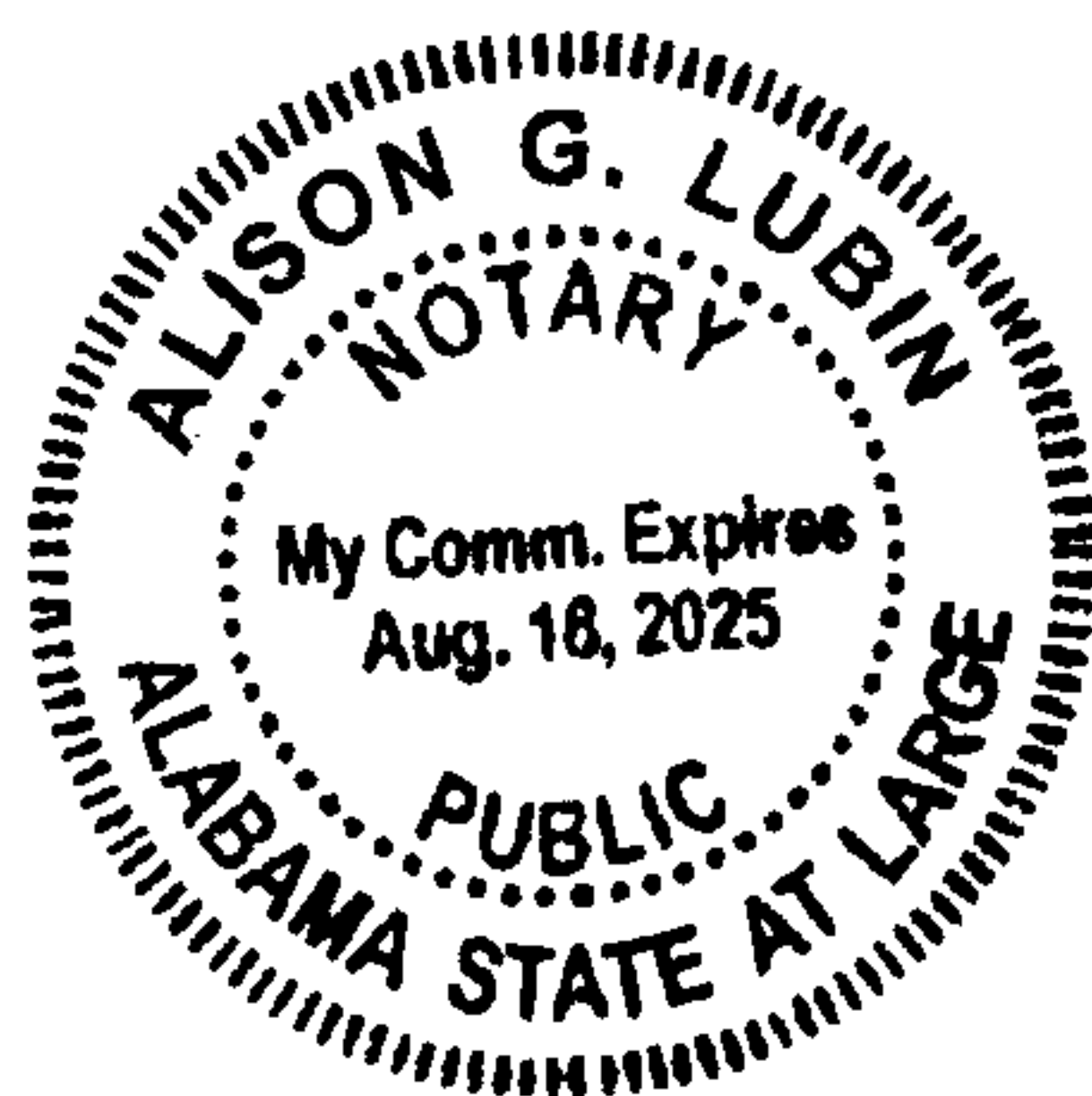


Exhibit "A"

Lot 23, according to the Survey of A Subdivision for single family residences Heritage Oaks, as recorded in Map Book 11, Page 23, in the Probate Office of Shelby County, Alabama.



Gavin Ball

Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
12/02/2024 03:20:28 PM
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Allen S. Bayl