

*** Increase Mortgage from \$525,000.00 to \$582,000.00 ***

Modification of Mortgage

With Future Advance Clause

The date of this Real Estate Modification ("*Modification*") is December 5, 2024.

Mortgagor

KENT CARDEN
Spouse of SHANNON CARDEN
SHANNON CARDEN
Spouse of KENT CARDEN
671 N RIVER DRIVE
SHELBY, AL 35143-0000

Lender

Central State Bank
Organized and existing under the laws of the state
of Alabama
57 Highway 87
Calera, AL 35040

Background. Mortgagor and Lender entered into a Security Instrument dated March 11, 2024 and recorded on April 03, 2024. The Security Instrument was recorded in the records of Judge of Probate Shelby County Alabama in Instrument # 20240403000092280. The property is located in SHELBY County at 671 NORTH RIVER DR, 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 KENT CARDEN and SHANNON CARDEN (the "Borrower") dated March 11, 2024 as modified by the loan modification agreement signed by Borrower and dated the same date as this Modification (the "Loan Modification Agreement"). The Loan Modification Agreement states that Borrower owes Lender Five hundred eighty two thousand and 00/100 Dollars (U.S. \$582,000.00) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than March 10, 2025.

Maximum Obligation Limit. The total principal amount secured by the Security Instrument at any one time will not exceed \$582,000.00. 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

 12-5-24
KENT CARDEN Date
Seal

 12/5/24
SHANNON CARDEN Date
Seal

Lender

Central State Bank

a/an Alabama State Member Bank

[Signature] 12/05/2024
DAVID COMER Date
SENIOR VICE PRESIDENT

Acknowledgment

State of Alabama

County of SHELBY

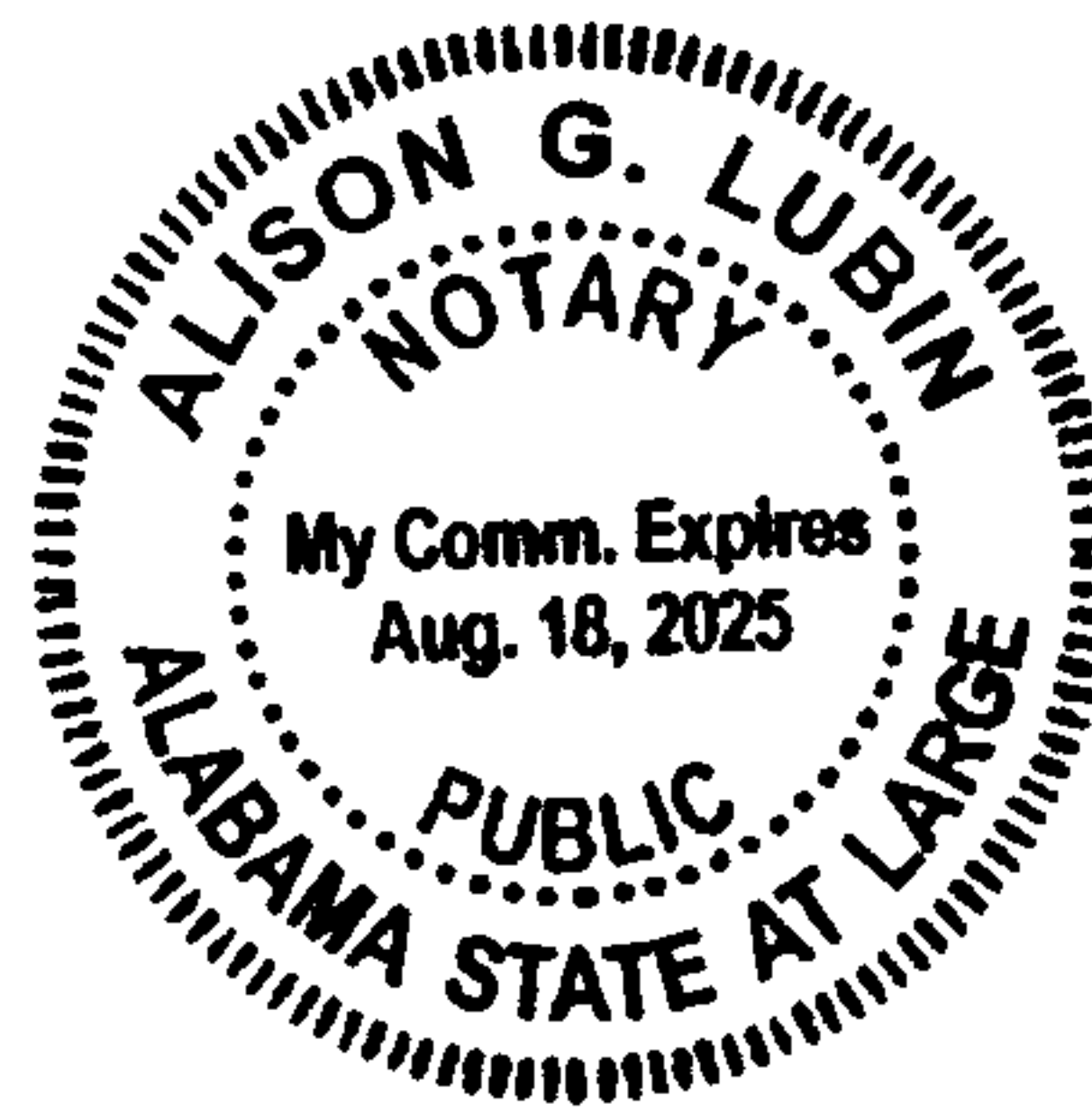
I, ALISON G LUBIN hereby certify that
KENT CARDEN

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 5th day of December, 2024.

[Signature]
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
SHANNON CARDEN

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 5 day of December, 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

Acknowledgment

State of Alabama

County of SHELBY

I, ALISON G LUBIN hereby certify that
DAVID COMER as SENIOR VICE PRESIDENT 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 SENIOR VICE PRESIDENT, executed the same voluntarily on the same bears date.

Given under my hand this 5 day of December 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
ALISON LUBIN
PO Box 180
Calera, AL 35040

Loan Origination Organization: Central State Bank
NMLS ID: 476528

Loan Originator: DAVID COMER
NMLS ID: 709949

**EXHIBIT "A"
LEGAL DESCRIPTION**

Lot 1A of a Resurvey of Lot 1 of Hickory Acres, as recorded in Map Book 52, Page 18, in the Office of the Judge of Probate of Shelby County, Alabama.

Also:

15' non exclusive, Ingress/Egress Easement, lying 7.5' either side of and parallel to the following described centerline:

Commence at a rebar on the Easterly R.O.W. line of Bentley Circle, being NW Corner of Lot 2 of Shelby Shores, 1977 Addition, as recorded in Map Book 7, Page 87, in the Office of the Judge of Probate of Shelby County, Alabama; thence along a chord of S28°23'50"E along said R.O.W line a distance of 51.38' to the POINT OF BEGINNING OF SAID CENTERLINE; thence N57°49'01"E and leaving said R.O.W. line, a distance of 53.97'; thence N52°43'08"E, a distance of 167.66'; thence N68°20'49"E, a distance of 12.51' to the waters edge of Lay Lake and the POINT OF ENDING OF SAID CENTERLINE.

Easement shall be for the use of Concrete ramp at the NE end of said easement. Said easement shall not be used for parking.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
12/16/2024 12:58:02 PM
\$122.50 BRITTANI
20241216000384210

Allie S. Bayl