

*** Increase Mortgage from \$100,000.00 to \$350,000.00 ***

Modification of Mortgage

With Future Advance Clause

The date of this Real Estate Modification ("*Modification*") is December 4, 2024.

Mortgagor

PAUL Z ROGERS
LEANNE H ROGERS
133 SUMMER CIRCLE
BIRMINGHAM AL 35242

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 23, 2024 and recorded on MARCH 21, 2023. The Security Instrument was recorded in the records of Judge of Probate Shelby County, Alabama in Instrument No. 20230321000078050. The property is located in SHELBY County at 133 SUMMER CIRCLE, BIRMINGHAM AL 35242.

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 PAUL Z ROGERS and LEANNE H ROGERS (the "Borrower") dated March 3, 2023 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. \$350,000.00) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than December 9, 2029.

Maximum Obligation Limit. The total principal amount secured by the Security Instrument at any one time will not exceed \$350,000.00. 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


 PAUL Z ROGERS 12/04/2024
 Date
 Seal


 LEANNE H ROGERS 12/04/2024
 Date
 Seal

Lender

Central State Bank

a/an Alabama State Member Bank

  12/04/2024

DAVID COMER **Date**
SENIOR VICE PRESIDENT

Acknowledgment

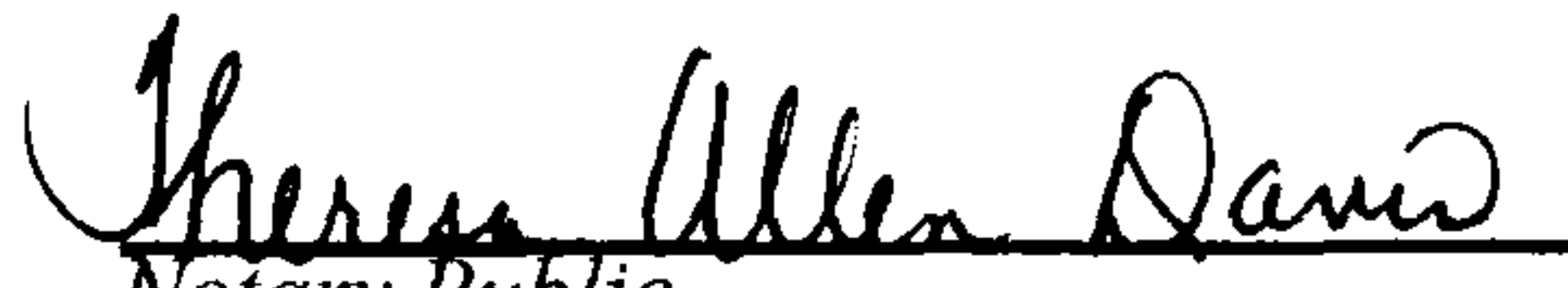
State of Alabama

County of Jefferson

I, _____ hereby certify that
PAUL Z ROGERS

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.

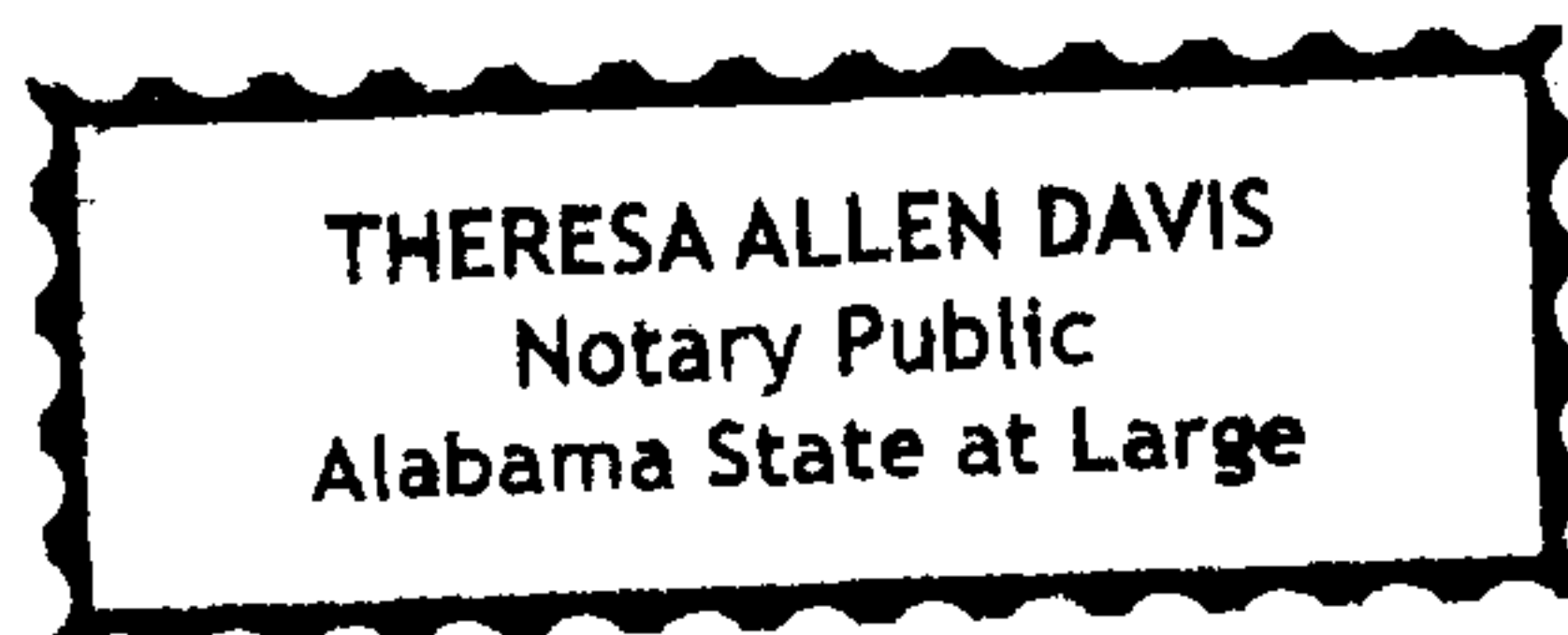
Given under my hand this 4th day of December, 2024.


Notary Public

Theresa Allen Davis
Notary Public Name *My Commission Expires*
12/21/2027

This notarial act was completed:

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



Acknowledgment

State of Alabama

County of SHELBY

I, _____ hereby certify that

LEANNE H ROGERS

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 4th day of December, 2024.

Theresa Allen Davis
Notary Public

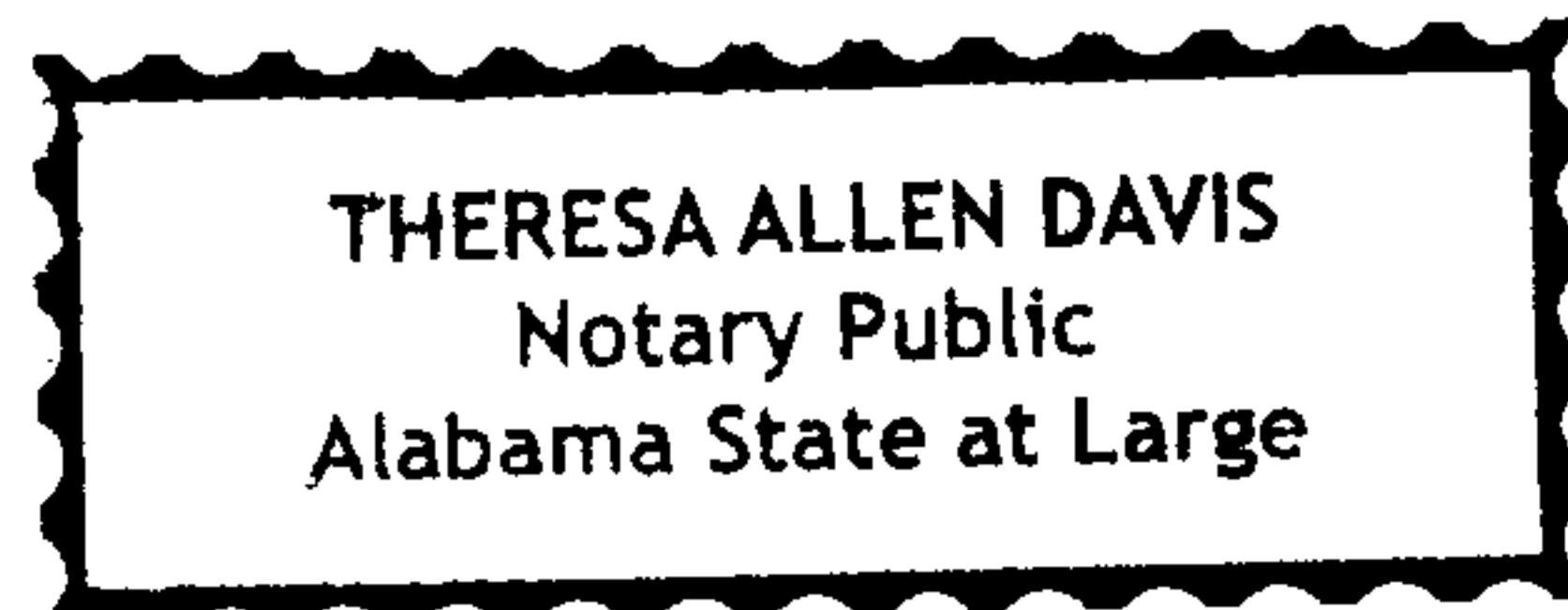
Theresa Allen Davis
Notary Public Name My Commission Expires
12/21/2027

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.

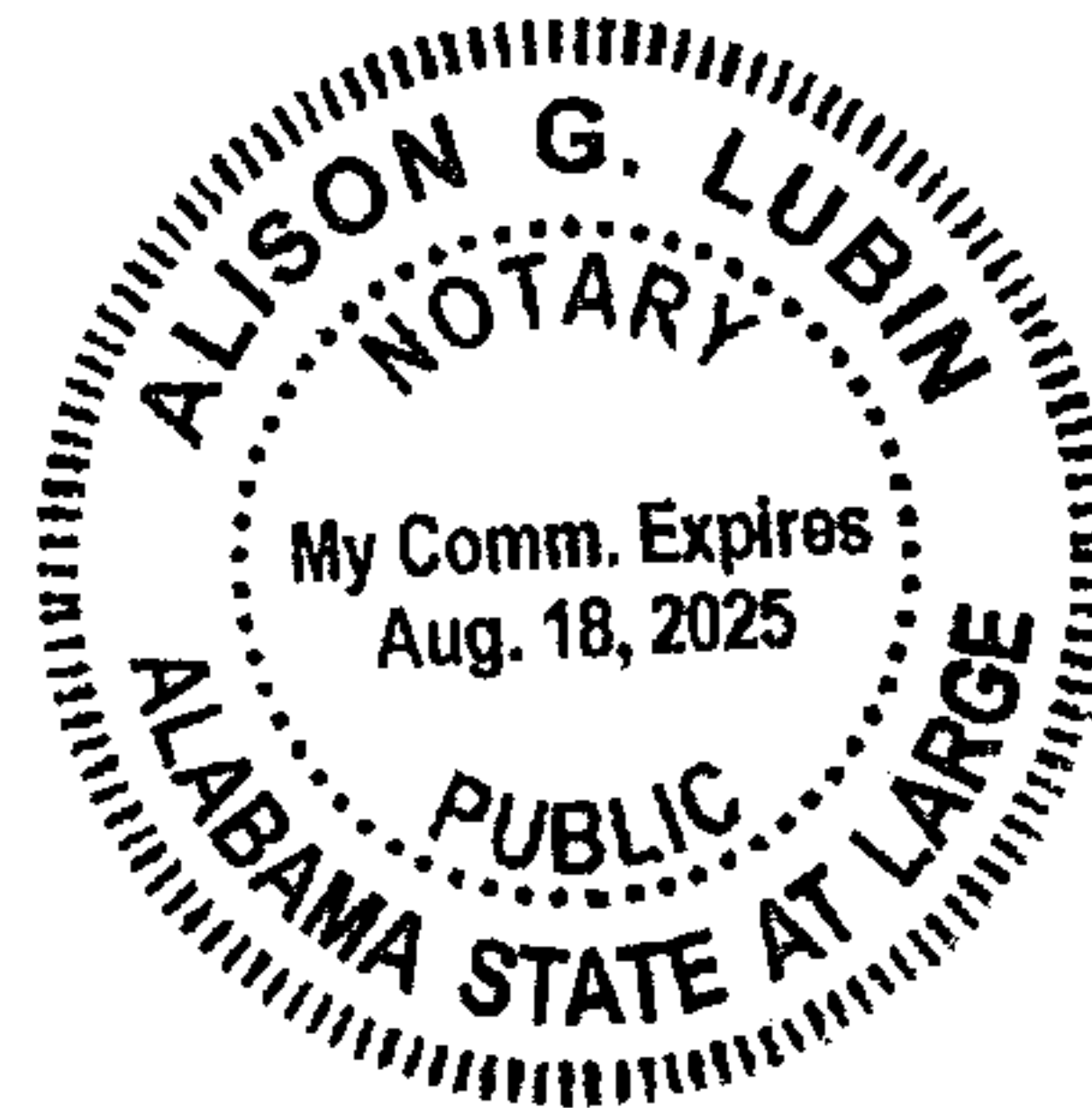
Given under my hand this 4th day of December, 2024.


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:
Alison Lubin / Central State Bank
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 12, Block 1, according to the Survey of Summer Place, First Sector, as recorded in Map Book 17, Page 57, in the Probate Office of Shelby County, Alabama



**Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
01/06/2025 01:36:36 PM
\$562.00 JOANN
20250106000005800**

Allie S. Bayl