

*** Increase Mortgage from \$300,000 00 to \$310,000 00 ***

Modification of Mortgage

With Future Advance Clause

The date of this Real Estate Modification ("*Modification*") is January 24, 2025.

Mortgagor

JOSHUA R LAMAR
Spouse of Kristine Cates Lamar
KRISTINE CATES LAMAR
Spouse of Joshua R Lamar
5394 HWY 22
MONTEVALLO, AL 35115-0000

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 25, 2023 and recorded on October 31, 2023. The Security Instrument was recorded in the records of Probate in Shelby County, Alabama in Instrument No. 20231031000319440. The property is located in SHELBY County at 1071 MOONEY ROAD, COLUMBIANA, AL 35051.

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 JOSHUA RAY LAMAR and KRISTINE CATES LAMAR (the "*Borrower*") dated October 25, 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 Three hundred ten thousand and 00/100 Dollars (U.S. \$310,000.00) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than April 24, 2025.

Maximum Obligation Limit. The total principal amount secured by the Security Instrument at any one time will not exceed \$310,000.00. 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

 1/24/2025
JOSHUA R LAMAR Date
Seal

 1/24/2025
KRISTINE CATES LAMAR Date
Seal

Lender

CENTRAL STATE BANK

a/an Alabama State Member Bank


DAVID COMER
SENIOR VICE PRESIDENT

1/24/2025
Date

Acknowledgment

State of Alabama

County of Shelby

I, Alison G. Lubin hereby certify that
JOSHUA R LAMAR

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 24 day of January, 2025.


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
KRISTINE CATES LAMAR

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.

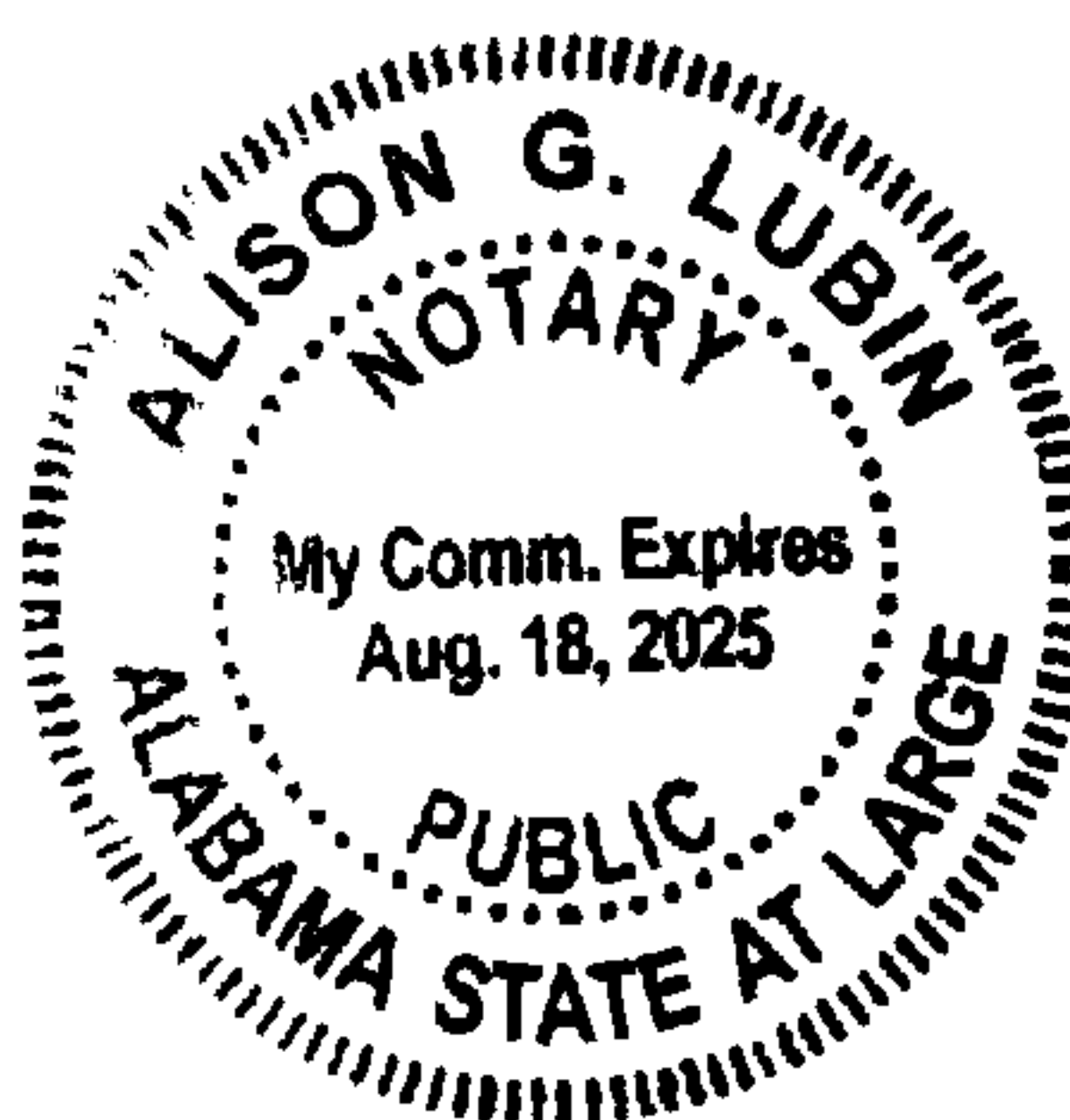
Given under my hand this 24 day of January, 2025.

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.

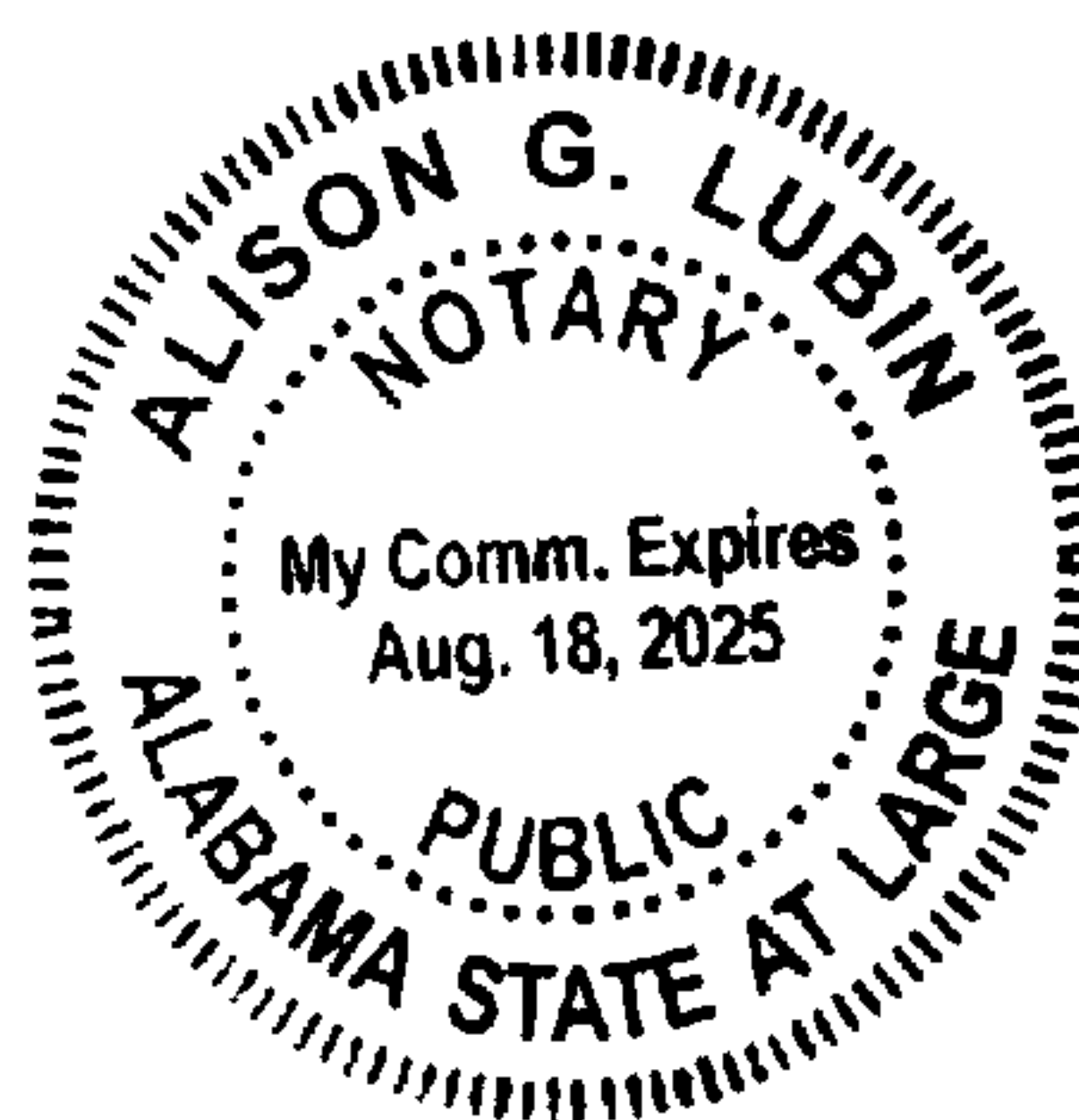
Given under my hand this 24 day of JANUARY, 2025.


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

11025 HWY 25

CALERA, AL 35040

Loan Origination Organization: CENTRAL STATE
BANK

NMLS ID: 476528

Loan Originator: DAVID COMER

NMLS ID: 709949

Legal Description:

Lot 3B, according to a Resubdivision of Lot 3 & 4 of Mooney Estates, as recorded in Map Book 57, Page 62, in the Probate Office, Shelby County, Alabama



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
02/06/2025 10:31:50 AM
\$503.00 JOANN
20250206000036520

Allen S. Bayl