

Increase Mortgage from \$45,000 to \$80,000.

## Modification of Mortgage

The date of this Real Estate Modification ("*Modification*") is January 28, 2025.

### Mortgagor

DUSTIN C SMITH  
a/k/a Dustin Carroll Smith  
JANE H SMITH  
a/k/a Jane Harris Smith  
A Married Couple  
118 Pine Hill Circle  
Columbiana, AL 35051

### 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 6, 2021 and recorded on November 5, 2021. The Security Instrument was recorded in the records of Judge of Probate Shelby County, Alabama in Instrument No. 20211105000537130. The property is located in SHELBY County at 118 PINE HILL CIR, 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 DUSTIN C SMITH and JANE H SMITH (the "*Borrower*") dated October 6, 2021 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 Eighty thousand and 00/100 Dollars (U.S. \$80,000.00) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than February 3, 2045.

**Maximum Obligation Limit.** The total principal amount secured by the Security Instrument at any one time will not exceed \$80,000.00. 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**

 1/28/25  
 \_\_\_\_\_  
 DUSTIN C SMITH Date  
 Seal

 1/28/25  
 \_\_\_\_\_  
 JANE H SMITH Date  
 Seal

**Lender**

**Central State Bank**

*a/an Alabama State Member Bank*

**BRYAN MORROW**  
*LOAN OFFICER*

**Date**

**Acknowledgment**

State of Alabama

County of SHELBY

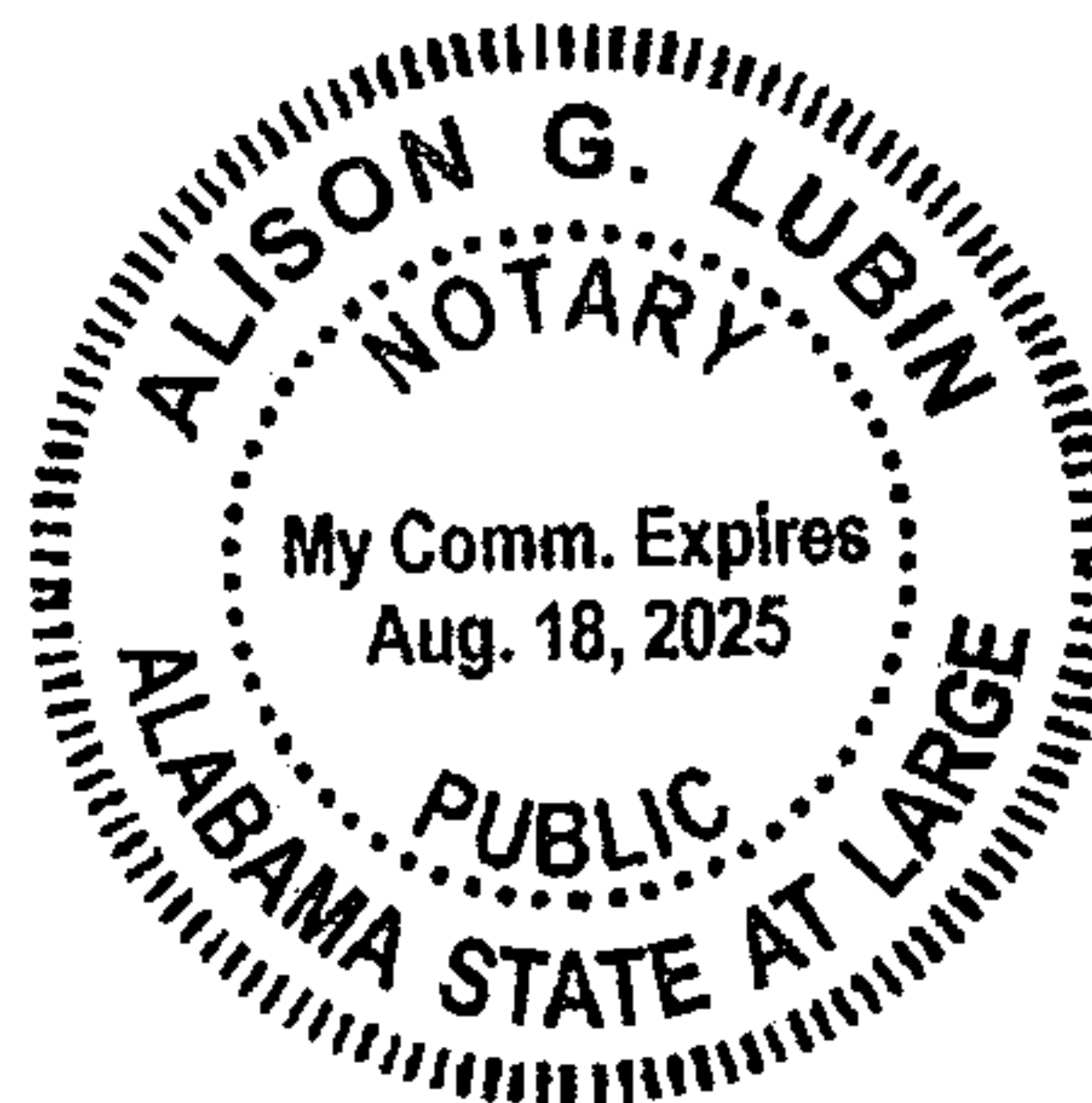
I, ALISON G. LUBIN hereby certify that  
DUSTIN C SMITH,

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 28 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  
JANE H SMITH

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 28 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  
BRYAN MORROW as LOAN 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  
LOAN OFFICER, executed the same voluntarily on the same bears date.

Given under my hand this 28 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

This Document Prepared By:  
**CENTRAL STATE BANK**  
**P.O. BOX 180**  
**CALERA, AL 35040**

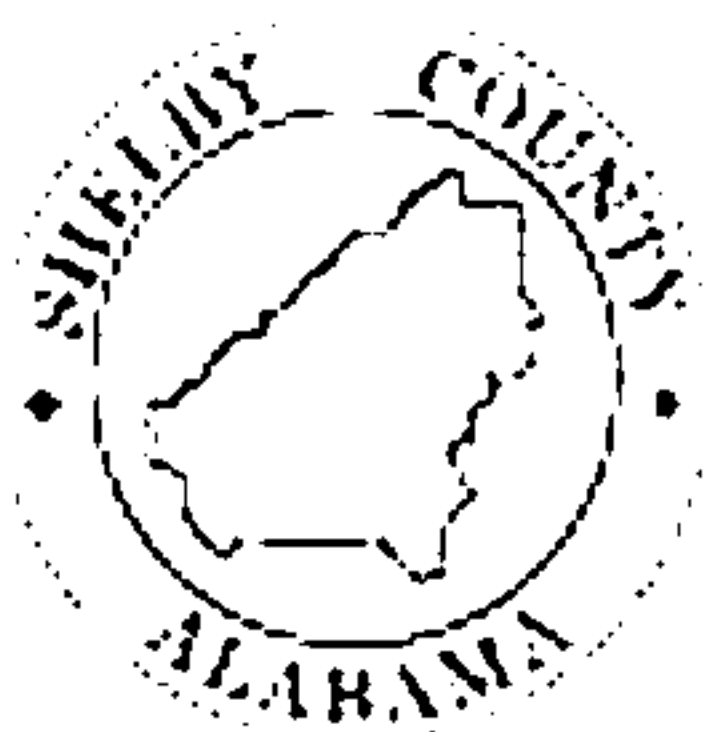
Loan Origination Organization: Central State Bank  
NMLS ID: 476528

Loan Originator: BRYAN MORROW  
NMLS ID: 486780



EXHIBIT "A"

Lot 2, according to the Survey of Pine Hill Trace, as recorded in Map Book 49, Page 36, in the Probate Office of Shelby County, Alabama.  
Situating in Shelby County, Alabama



**Filed and Recorded**  
**Official Public Records**  
**Judge of Probate, Shelby County Alabama, County**  
**Clerk**  
**Shelby County, AL**  
**03/12/2025 10:39:00 AM**  
**\$157.00 JOANN**  
**20250312000074150**

*Allen S. Bayl*