

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.

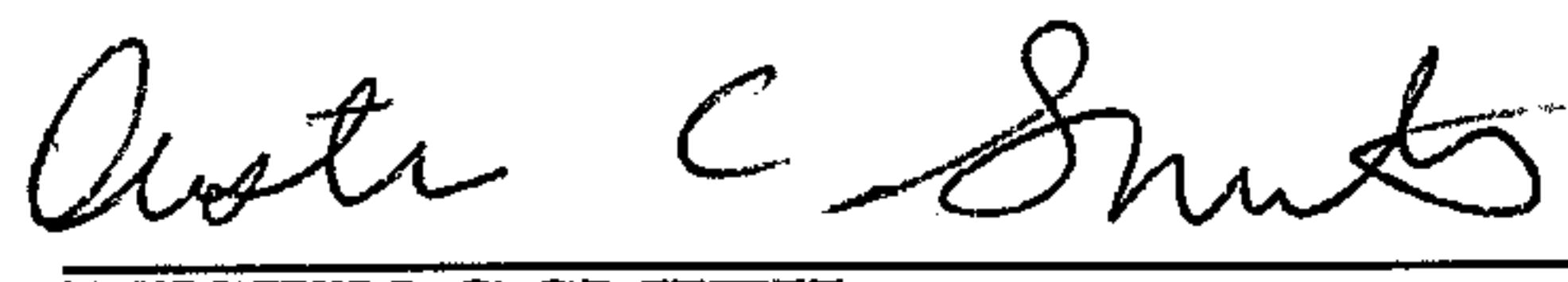
Warranty of Title. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

Continuation of Terms. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

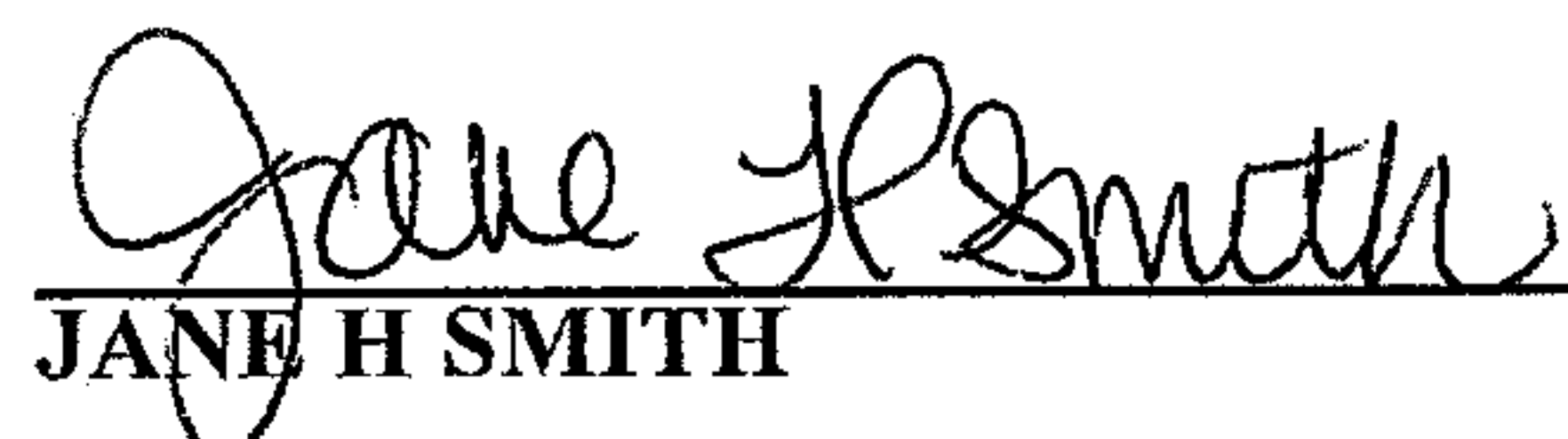
Signatures. By signing under seal below, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification.

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

1-28-25

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.



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

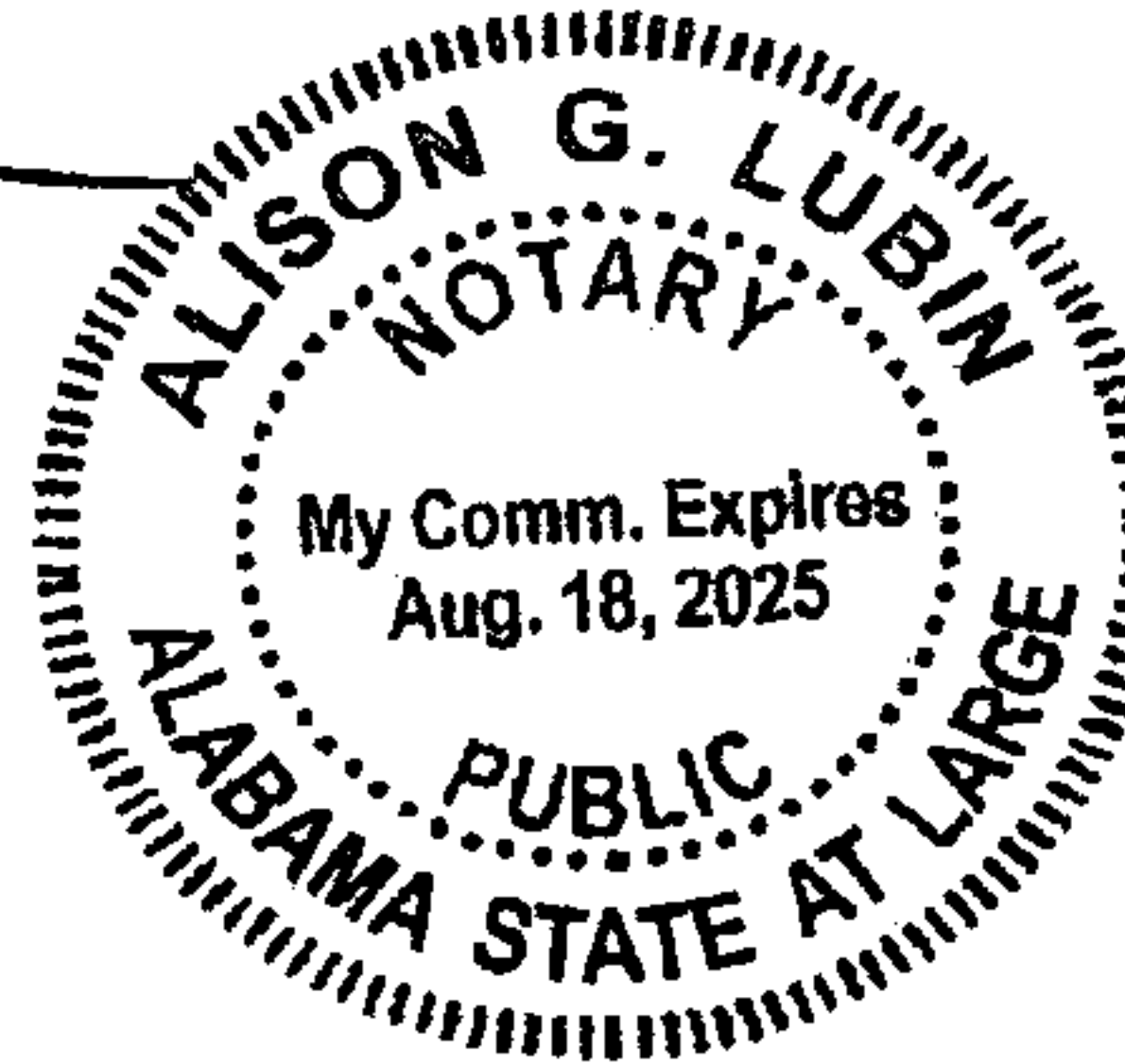
I, ALISON G. LUBIN hereby certify that
BRYAN MORROW as LOAN OFFICER for
Central State Bank

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

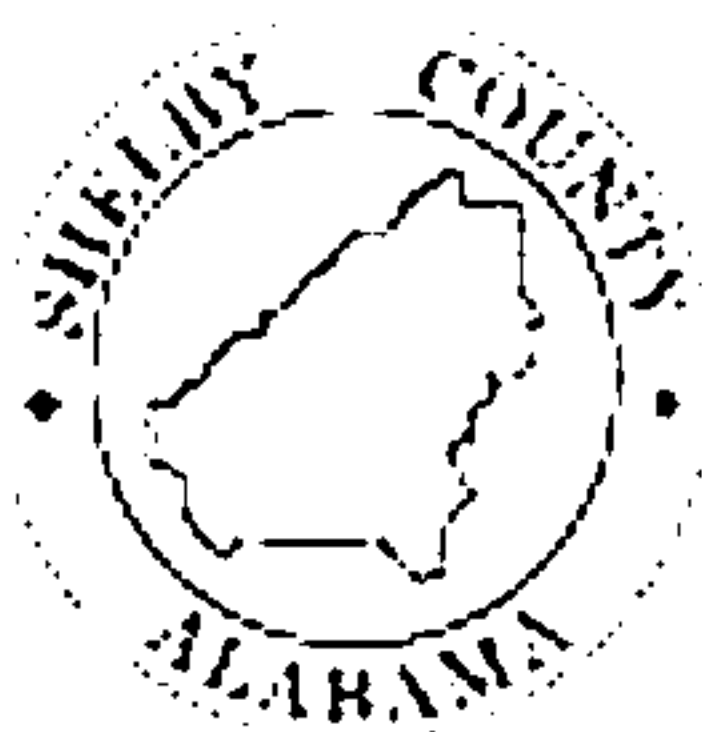
This Document Prepared By:
CENTRAL STATE BANK
P.O. BOX 180
CALERA, AL 35040

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.
Situated in Shelby County, Alabama



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
03/20/2025 12:20:42 PM
\$159.00 JOANN
20250320000082820

Allie S. Bayl