



20250429000126630 1/5 \$35.00
Shelby Cnty Judge of Probate, AL
04/29/2025 09:25:36 AM FILED/CERT

This Instrument was prepared by:

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Schwartz Manente, PLLC
1446 Heritage Drive
McKinney, Texas 75069
972-562-1966

Return To:

RENASANT BANK
2001 PARK PLACE NORTH, SUITE 150
BIRMINGHAM, AL 35203

Original Maximum Principal Indebtedness for Alabama recording tax purposes was \$338,000.00 on which recording taxes were paid.

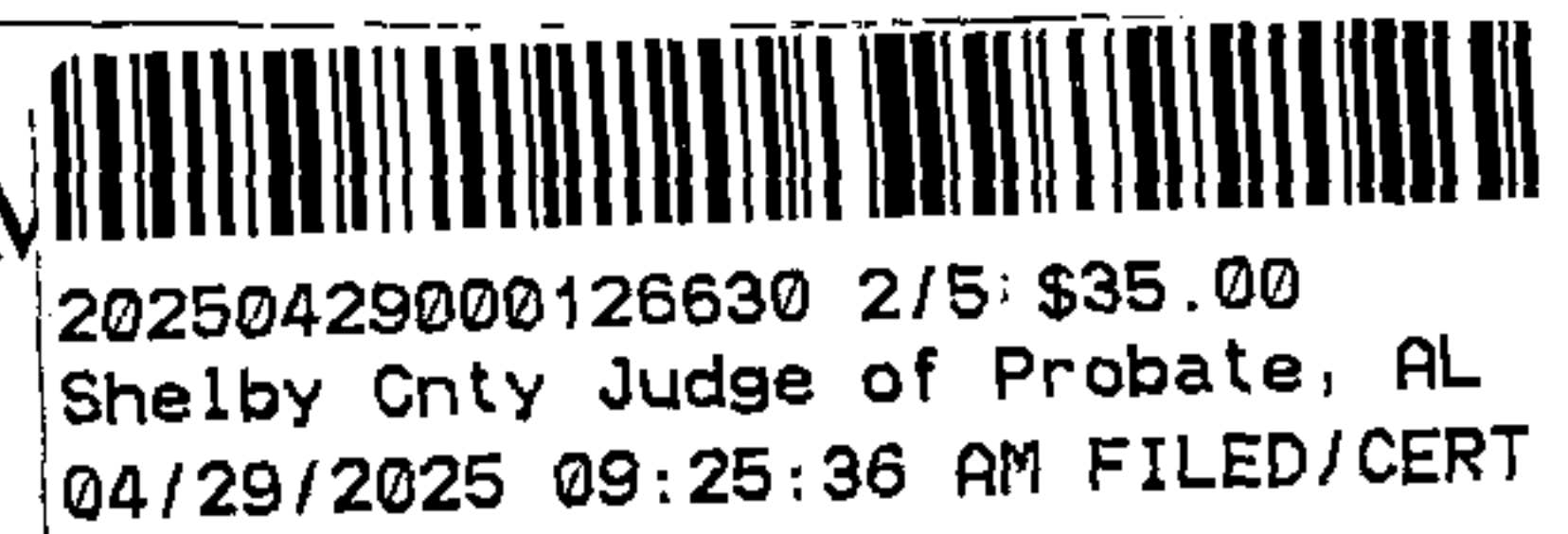
Loan Number: 1231071737

CONSTRUCTION AND PERMANENT LOAN MODIFICATION AGREEMENT

(Providing for Change in Construction Term and Adjustable Rate)

This Construction Loan Modification Agreement ("Agreement"), made this 23rd day of **APRIL, 2025** but to be effective **APRIL 22, 2025** between **ROBYN KELLER AND SCOTT KELLER WIFE AND HUSBAND** ("Borrower"), and **RENASANT BANK, A MISSISSIPPI CORPORATION** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated **APRIL 22, 2024** and recorded in/under **DOCUMENT 20240424000119360, OFFICIAL RECORDS** of **SHELBY County, ALABAMA**, and (2) the Promissory Note (the "Note") in the amount of **\$338,000.00** bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at **2697 HIGHWAY 39, CHELSEA, ALABAMA 35043** the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.



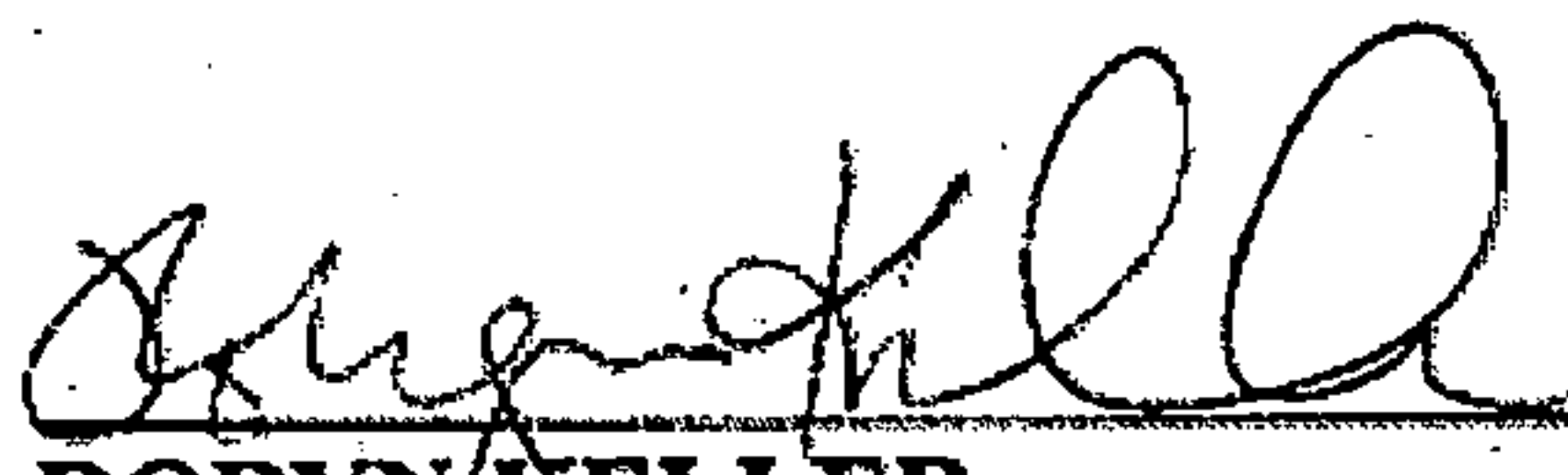
In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note, Security Instrument or Modification):

1. As of **APRIL 22, 2025**, the amount payable under the Note and the Security Instrument is U.S. **\$338,000.00** (this amount is called "Principal"), plus interest.
2. The Original Construction Period was for a term of 12 months and scheduled for a Completion Date of **APRIL 22, 2025**. Borrower and Lender hereby agree to extend the Construction Period for an additional 6 months to end on **OCTOBER 22, 2025**, unless Lender in its sole discretion extends that date. Borrower promises to pay Lender interest payments on the outstanding principal balance Of funds withdrawn from the construction account as agreed to in the original Note.
3. At the end of the extended construction period, the Borrower promises to make monthly payments of principal and interest of U.S. **\$2,402.95** beginning on the 22nd day of **NOVEMBER, 2025** and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.
4. The interest rate the Borrower will pay will change on the 22nd day of **OCTOBER, 2032** (the "Change Date") and thereafter in accordance with the terms of the original Note and [Fixed/]Adjustable Rate Rider. All the terms and provisions of Section 4 of the Note and any Adjustable Rate Rider attached to the Security Instrument providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note and any change or adjustment in the payments due and payable under the Note shall be and remain in full force and effect.
5. If on **MAY 6, 2055** (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.



20250429000126630 3/5 \$35.00
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Executed this 24th day of **APRIL, 2025**


ROBYN KELLER


SCOTT KELLER

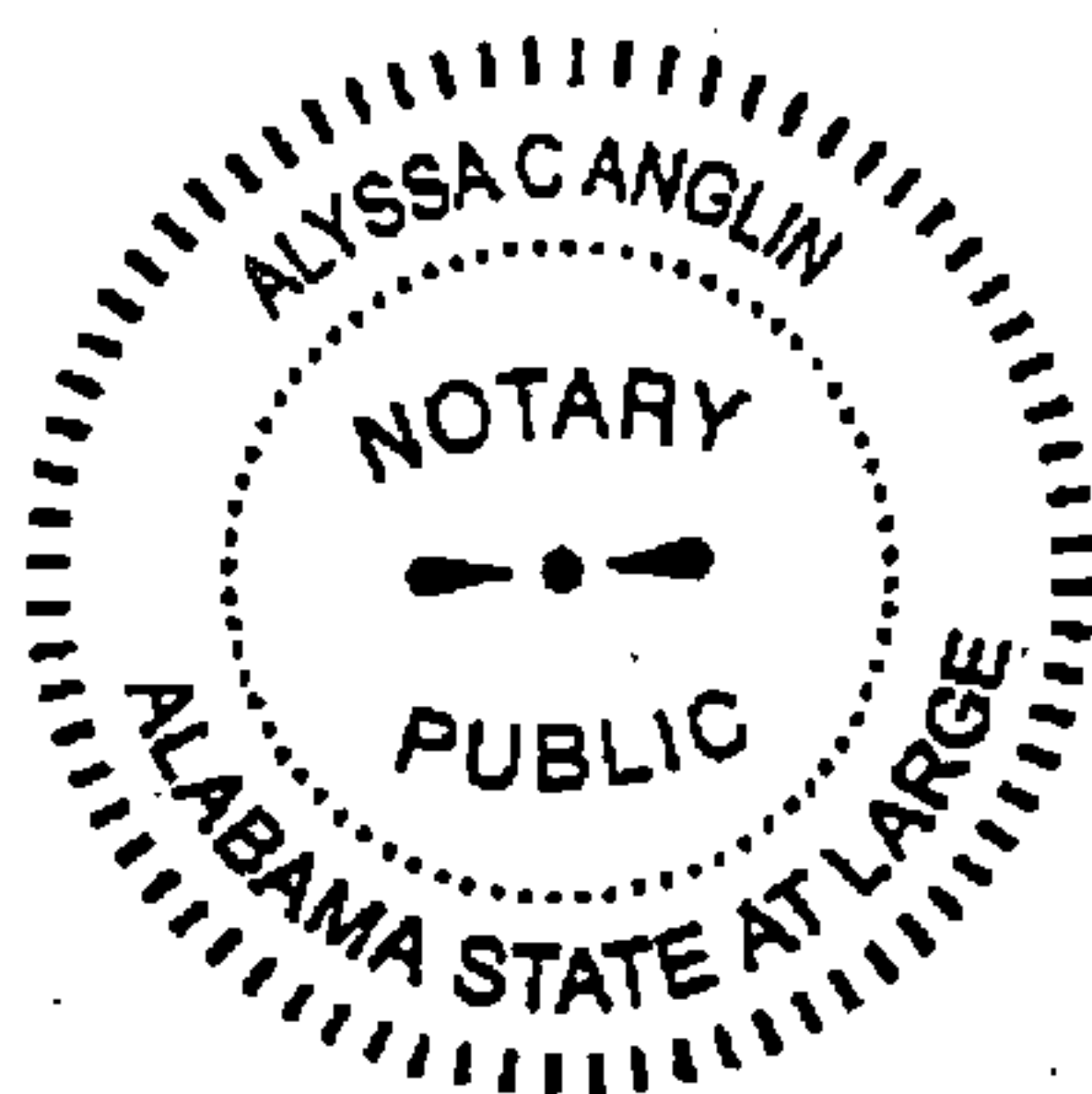
STATE OF Alabama §

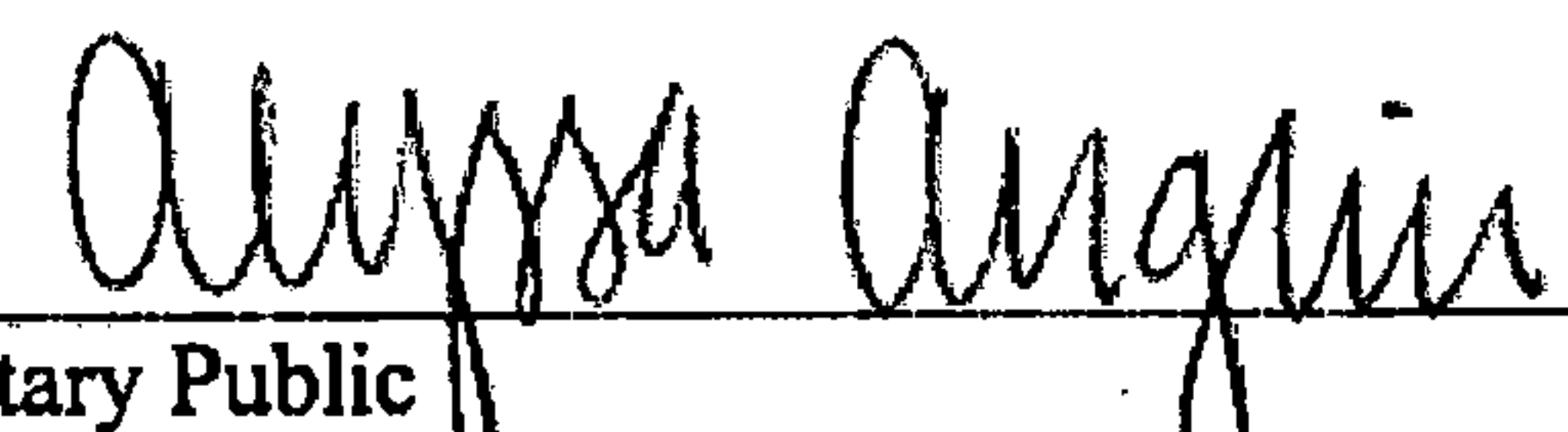
County of Jefferson §

Before me, the undersigned, on this day personally appeared **ROBYN KELLER AND SCOTT KELLER**, known to me (or proved to me on the oath of _____ or through drivers license) to be the persons whose names are subscribed to the foregoing instrument and acknowledged to me that they executed the same for the purposes and consideration therein expressed and in the capacities therein stated.

Given under my hand and seal of office this 24th day of April, 2025.

(Seal)




Notary Public



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Executed this 23rd day of **APRIL, 2025**

RENASANT BANK

By: *Martin Smith*

Printed Name: Martin Smith

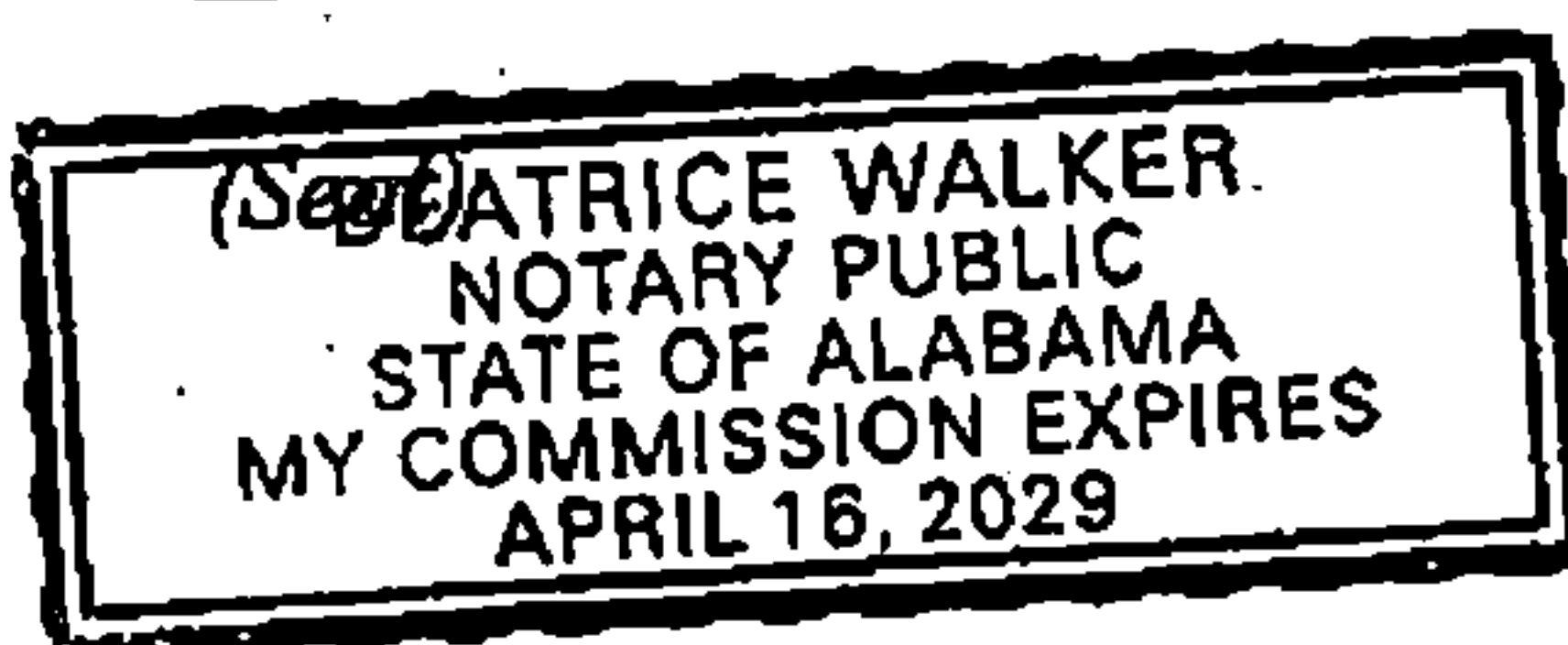
Title: Vice President

STATE OF Alabama §

County of Jefferson §

Before me, the undersigned, on this day personally appeared Martin Smith, Vice President of **RENASANT BANK**, known to me (or proved to me on the oath of _____ or through _____) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that (s)he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

Given under my hand and seal of office this 23rd day of April, **2025**.



Beatrice Walker
Notary Public Beatrice Walker

LOAN ORIGATION ORGANIZATION: RENASANT BANK
NMLS ID: 402669
LOAN ORIGINATOR: CHARLES BATES
NMLS ID: 506254



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EXHIBIT A

**LOT 2-A, ACCORDING TO THE RESUBDIVISION OF LOT 2, YELLOWLEAF
SUBDIVISION, AS RECORDED IN MAP BOOK 21, PAGE 15, IN THE PROBATE
OFFICE OF SHELBY COUNTY, ALABAMA.**



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk

Allie S. Byrd