

THIS INSTRUMENT PREPARED BY:

Oakworth Capital Bank
Loan Operations
Heather Lucas
Due Diligence
850 Shades Creek Parkway, Ste 200
Birmingham, Al 35209

AFTER RECORDING RETURN TO:

Oakworth Capital Bank
Loan Operations
850 Shades Creek Parkway, Ste 200
Birmingham, Al 35209

(Space Above This Line For Recording Data)

LOAN ORIGINATOR COMPANY NAME: Oakworth Capital Bank

NMLS COMPANY IDENTIFIER: 774724

LOAN ORIGINATOR NAME: Jennifer Wilson

NMLS ORIGINATOR IDENTIFIER: 718252

MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 2nd day of June, 2025, between Janet J. Stanley Management Trust Agreement, dated July 30, 2008, whose address is 320 Star Trek Dr, Indian Springs, Alabama 35124-3793, and whose trustee is Janet James Stanley ("Mortgagor"), and Oakworth Capital Bank, which is organized and existing under the laws of the State of Alabama and whose address is 850 Shades Creek Pkwy, Birmingham, Alabama 35209 ("Lender").

Oakworth Capital Bank and Mortgagor entered into a Mortgage dated February 21, 2020 and recorded on April 10, 2020, filed for record in the records of the County of Shelby, State of Alabama with Instrument Number 20200410000141430 ("Mortgage"). The Mortgage covers the following described real property:

Address: 320 Star Trek Dr, Indian Springs, Alabama 35124-3793

Legal Description: See attached Exhibit A

It is the express intent of the Mortgagor and Lender to modify the terms and provisions set forth in the Mortgage. Mortgagor and Lender hereby agree to modify the Mortgage as follows:

- Increasing Principal Amount from \$300,000.00 to \$500,000.00.
- Mortgagor changing from Janet Stanley aka Janet James Stanley to Janet J. Stanley Management Trust Agreement, dated July 30, 2008 whose trustee is Janet James Stanley .

Mortgagor and Lender agree that the Mortgage including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Property. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Mortgage it being the intent of Mortgagor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Mortgage.

Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Mortgage modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Mortgagor who signed the original Mortgage does not sign this Agreement, then all Mortgagors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the

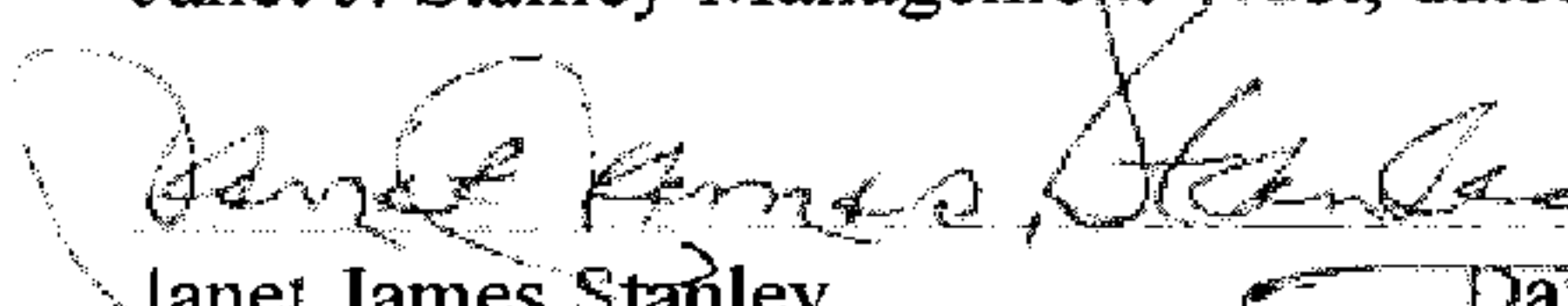
non-signing person consents to the changes and provisions of this Agreement or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

ENTIRE AGREEMENT. This Agreement represents the entire agreement between the parties. It cannot be changed except by written agreement signed by the parties.

By signing below, Mortgagor and Lender acknowledge that they have read all the provisions contained in this Agreement, and that they accept and agree to its terms.

Janet J. Stanley Management Trust, dated July 30, 2008

 JUN 02 2025
Janet James Stanley Date
Trustee for Janet J. Stanley Management Trust, dated
July 30, 2008

TRUST ACKNOWLEDGMENT

STATE OF ALABAMA

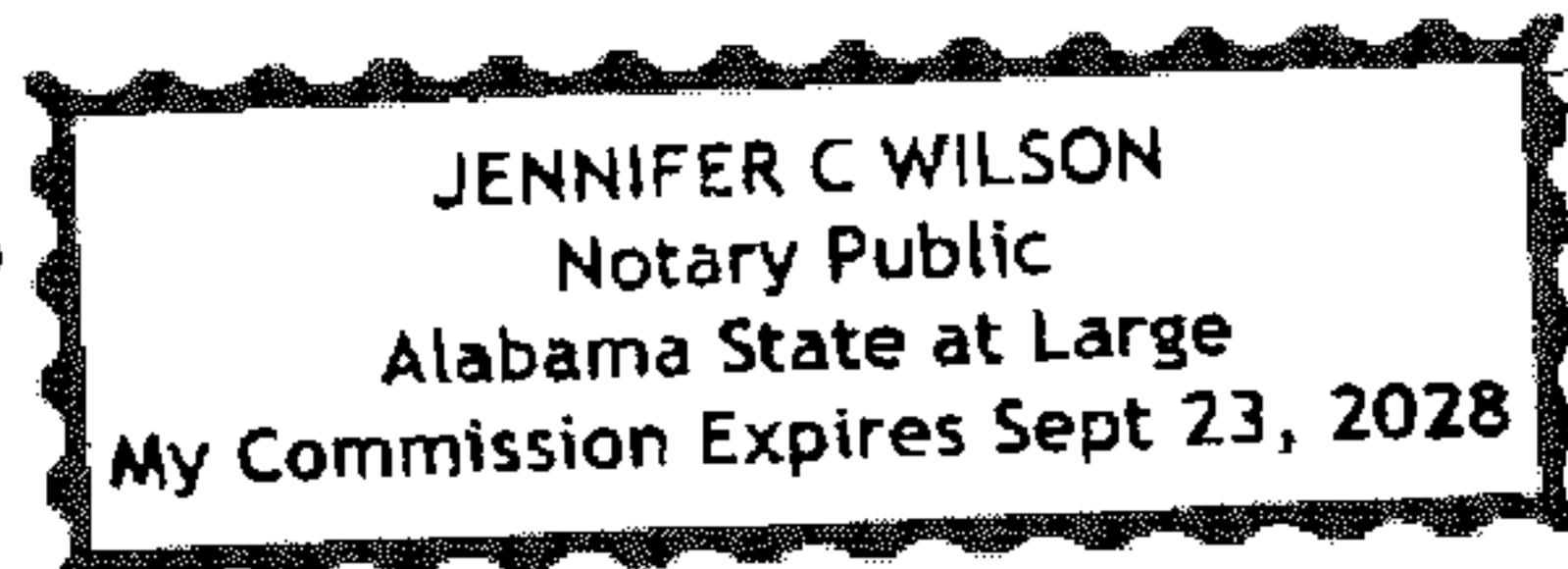
COUNTY OF Shelby

I, Jennifer C. Wilson Notary in and for said County and in said State, hereby certify that Janet James Stanley, Trustee on behalf of Janet J. Stanley Management Trust, dated July 30, 2008, an Alabama Trust, 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, in his/her official capacity and with full authority, executed the same voluntarily for and as the act of said Trust.

Given under my hand this the 2, June 2025

My commission expires: 9/23/28

(Official Seal)



Shelby County, AL

LENDER: Oakworth Capital Bank

 JUN 02 2025
By: Jennifer Wilson Date
Its: Managing Director

BUSINESS ACKNOWLEDGMENT

STATE OF ALABAMA

COUNTY OF Shelby

I, Noelle Geeslin, a Notary Public in and for said County and in said State, hereby certify that Jennifer Wilson, Managing Director of Oakworth Capital Bank, a(n) Alabama an Alabama banking company, 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 or she, in his or her official capacity and with full authority, executed the same voluntarily for and as the act of said an Alabama banking company.

Given under my hand this the 6/2/25.

My commission expires: 5/3/28

Noelle Geeslin

Shelby County, AL

(Official Seal)

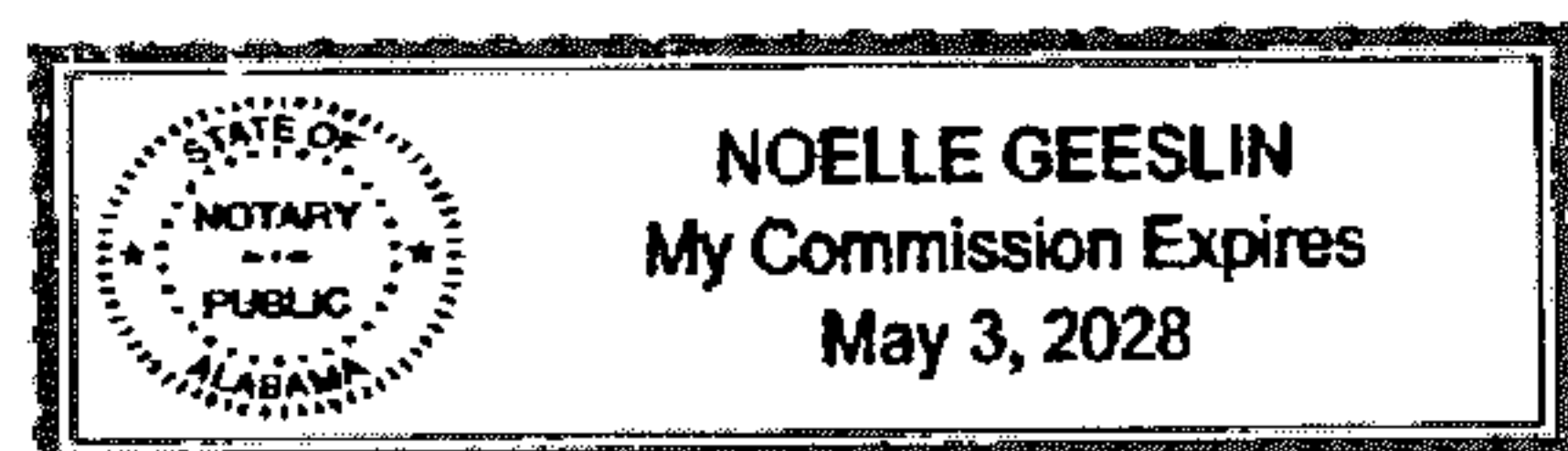


Exhibit A

SITUATED IN THE COUNTY OF SHELBY AND STATE OF AL, CITY OF PELHAM.

Lot 5, according to the Survey of FIRST ADDITION TO INDIAN CREST ESTATES, as recorded in Map Book 12, Page 54, in the Office of the Judge of Probate of Shelby County, Alabama; Being situated in Shelby County, Alabama.
Mineral and Mining rights excepted.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO JANET J. STANLEY, OR ANY SUCCESSOR(S), AS TRUSTEE UNDER THE JANET J. STANLEY MANAGEMENT TRUST AGREEMENT, DATED JULY 30, 2008 FROM JANET STANLEY A/K/A JANET J. STANLEY, AN UNMARRIED WOMAN, BY DEED DATED APRIL 05, 2022 AND RECORDED APRIL 08, 2022 AS INSTRUMENT NO. 20220408000145380 OF OFFICIAL RECORDS.

APN:10 5 21 0 002 002.060

Janet James Stanley

320 STAR TREK DR, PELHAM, Alabama 35124

First American Order No:92359828LA



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
06/06/2025 02:56:51 PM
\$333.00 JOANN
20250606000174710

Allen S. Bayl