

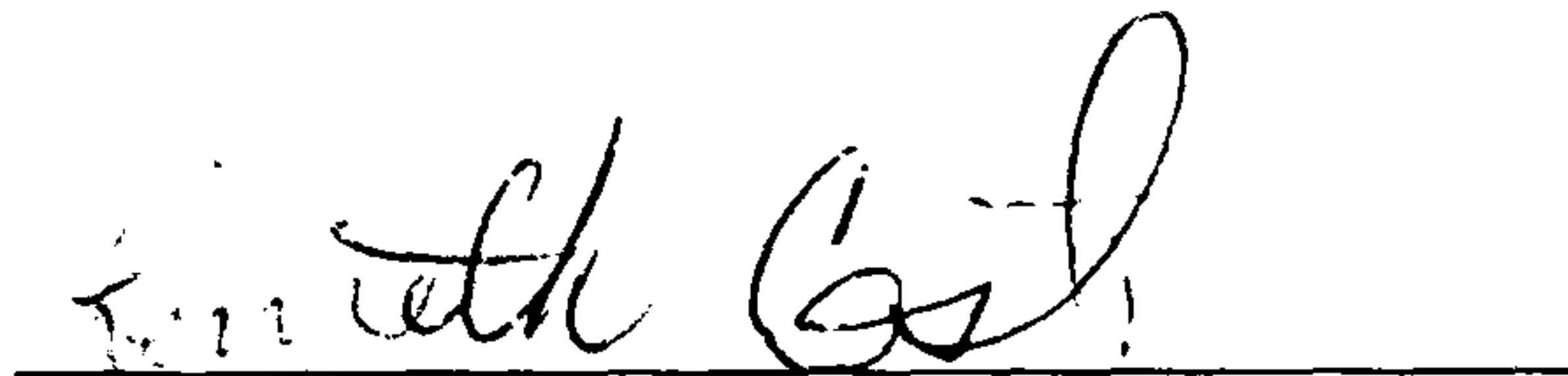
MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 1st day of **August 2025** by and between **Kenneth Cost**, an unmarried man, (hereinafter referred to as the "Mortgagors") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagors have entered into an original mortgage and security agreement (referred to herein as "Mortgage Agreement") with Mortgagee on **March 14, 2025** as recorded in **Instrument #20250429000126820** in the Office of the Judge of Probate of **Shelby Co**, Alabama. Both Mortgagors and Mortgagee desire to amend the terms of the original Mortgage Agreement and note executed simultaneously therewith;

THESE THINGS CONSIDERED, Mortgagee hereby allows Mortgagors to increase the original Mortgage Agreement, as modified and amended, from **One Four Hundred Ninety Two Thousand Dollars and XX/100 (\$492,000.00) To Six Hundred Fifteen Dollars and XX/100 (\$615,000.00)** verified and amended herein and amortized under the terms and conditions of the new note executed simultaneously with this agreement. It should also be noted the correct physical address to the property is 289 River Dr Wilsonville, Al.

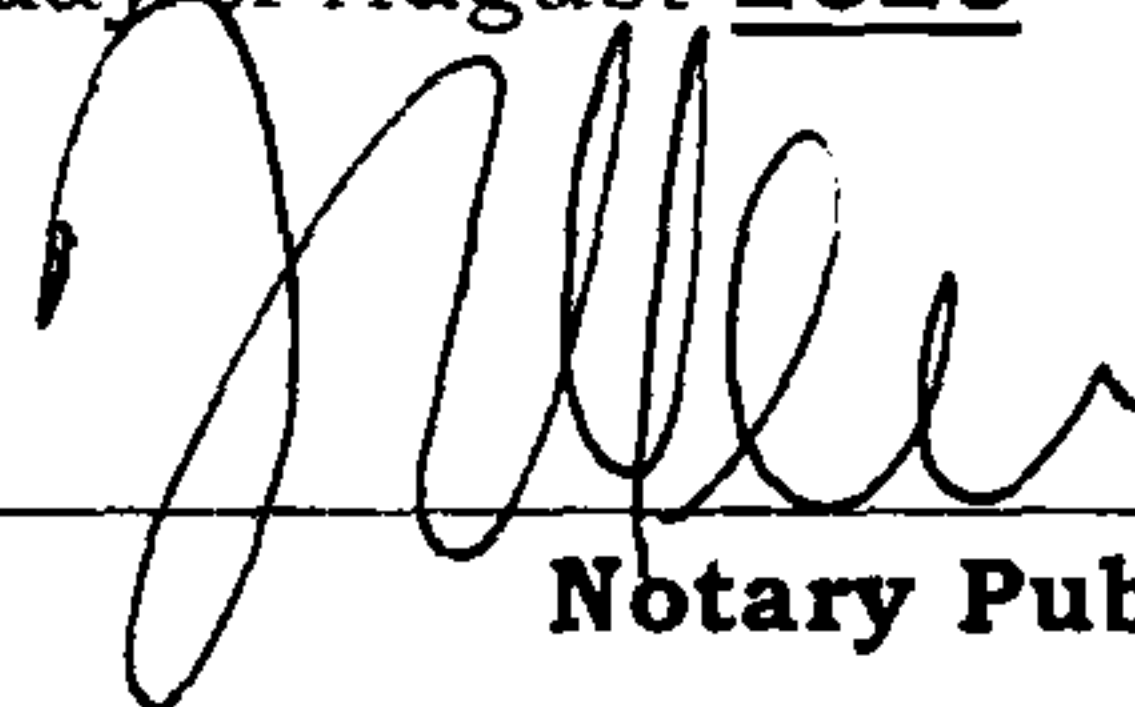
IN WITNESS WHEREOF, Mortgagors and Mortgagee have hereunto set their hands and seals on this the **1st** of **August 2025**.

A handwritten signature in black ink, appearing to read "Kenneth Cost", is written over a horizontal line.

Kenneth Cost
(MORTGAGORS)

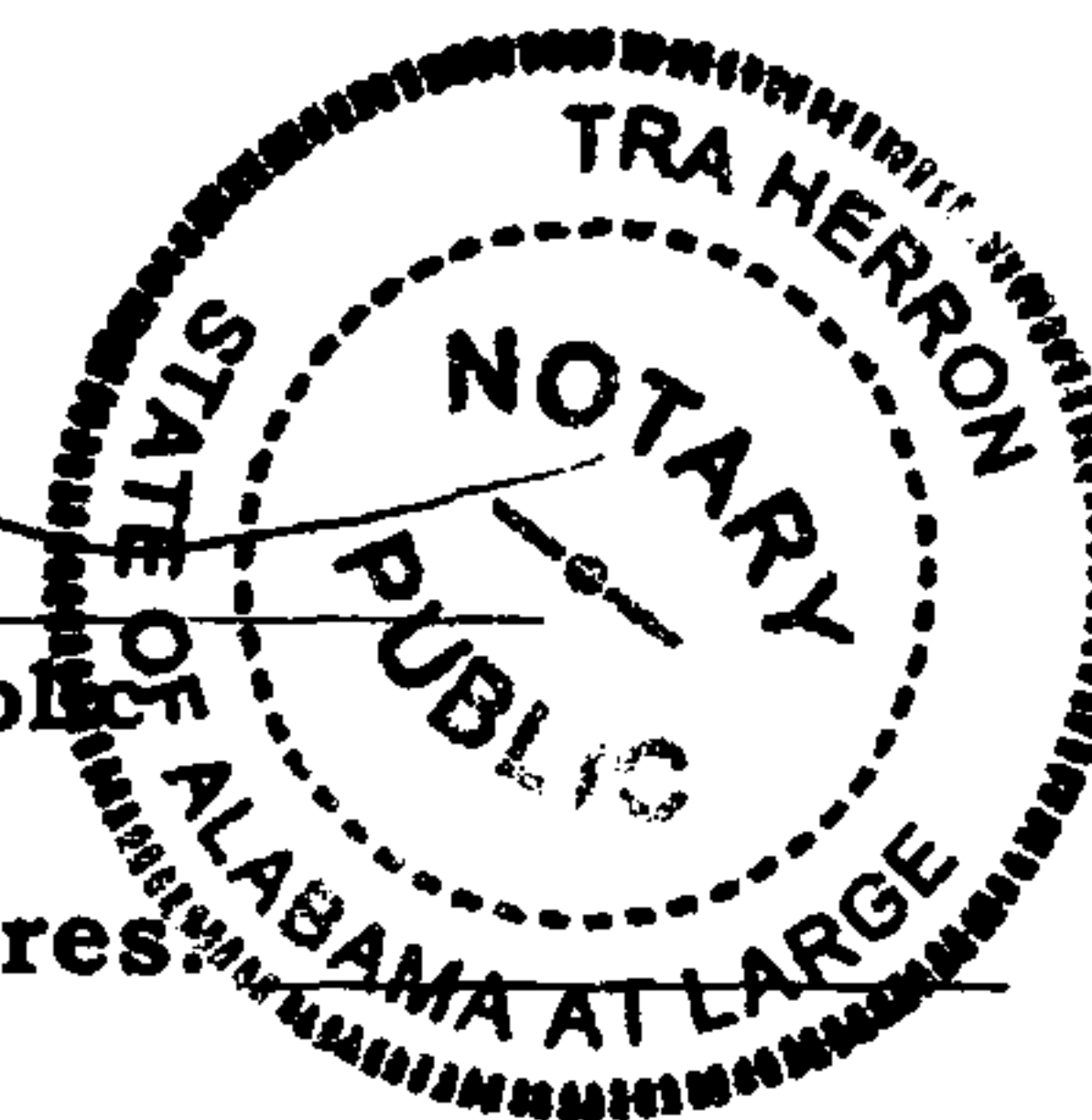
I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared Kenneth D Cost, whose names are signed to the foregoing Mortgage Modification Agreement and who are known to me, acknowledged before me on this day, that, he being informed of the contents of said agreement, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 1st day of August 2025



Notary Public

My Commission Expires:



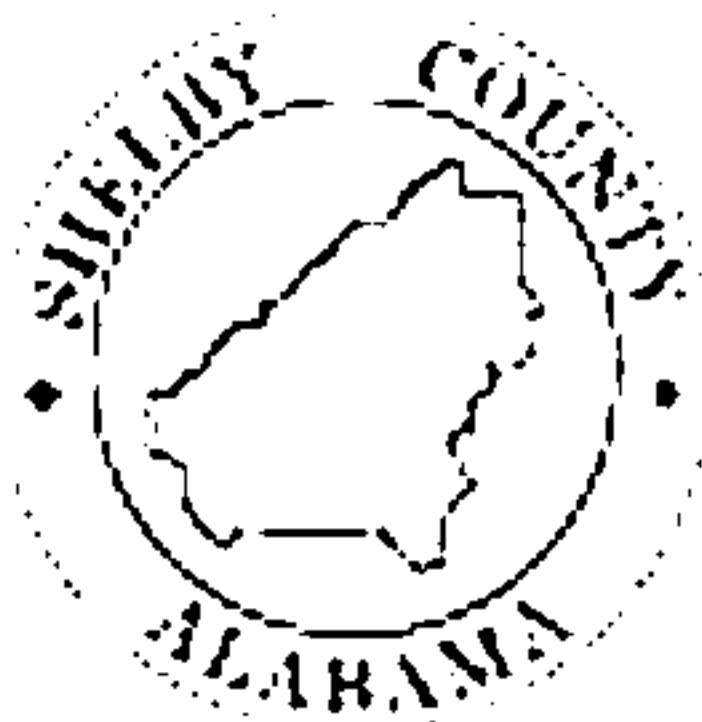
MY COMMISSION EXPIRES MARCH 7, 2028

EXHIBIT "A"
LEGAL DESCRIPTION

A parcel of land situated in the NW 1/4 of Section 7 and the NE 1/4 of Section 12, all in Township 22 South, Range 2 West, Shelby County, Alabama, being more particularly described as follows:

Commence at the NE corner of Section 12, Township 22 South, Range 2 West, Shelby County, Alabama; thence S00° 05'54"W a distance of 438.14' to the POINT OF BEGINNING; thence continue S00°03'26"W a distance of 79.34'; thence N81°32'45"E a distance of 19.21'; thence S23°37'01"E a distance of 118.48'; thence S58°08'45" a distance of 78.43'; thence S00°03'26"W a distance of 401.00' to the Northeasterly R.O.W. line of Tolleson Road; thence N50°20'23"W and along said R.O.W. line a distance of 59.87'; thence N48°41'03"W and along said R.O.W. line a distance of 90.91', to the right, having a radius of 403.00', subtended by a a chord bearing of N36°56'31"W, a chord distance of 136.39'; thence along the arc of said curve and along said R.O.W. line a distance of 137.05'; thence N29°11'59"W and along said R.O.W. line a distance of 247.85'; to a curve to the left, having a radius of 690.00', subtended by a a chord bearing of N32° 53'48"W and a chord distance of 88.98'; thence along the arc of said curve and along said R.O.W. line a distance of 89.04'; thence N°14'36"E and leaving said R.O.W. line a distance of 392.40' to the POINT OF BEGINNING.

All according to the survey by Rodney Shiflett, AL. Reg #21784, dated January 8, 2025



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
08/11/2025 10:20:56 AM
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Allen S. Bayl