

MORTGAGE MODIFICATION AGREEMENT

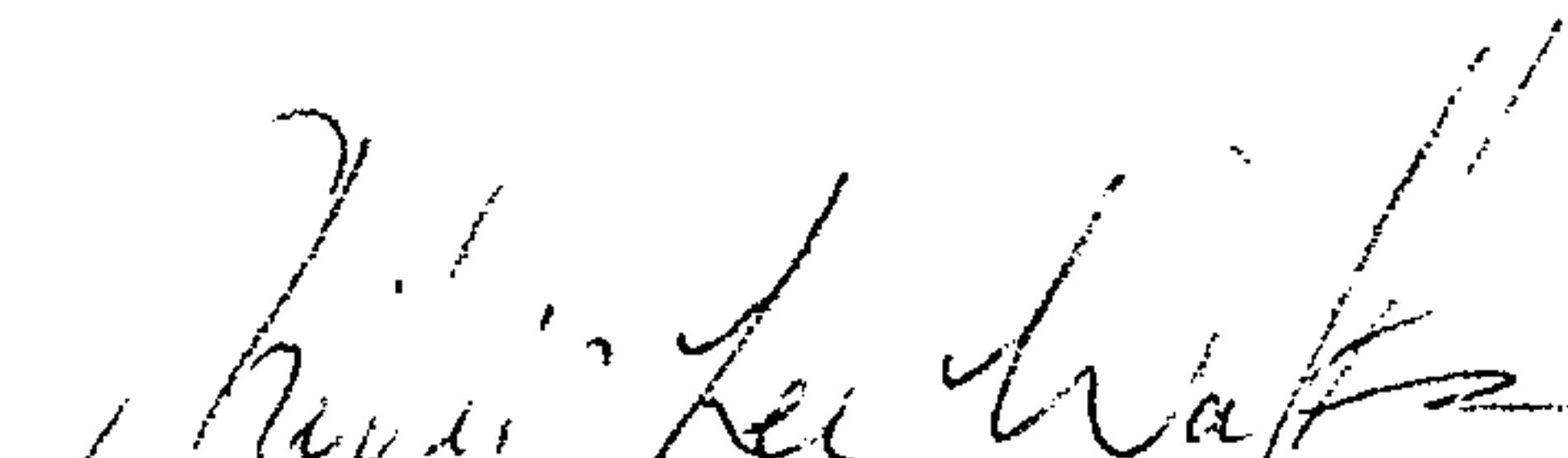
(INCREASE FROM \$323,000.00 to \$350,000.00.)

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **July 28, 2025**, by and between **PHILLIP LEE WALTERS Jr, an unmarried man** hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

Mortgagor entered into an original mortgage agreement with Mortgagee on **March 6, 2024**, and was recorded in **Instrument No. 20240308000064760**, in the Office of the Judge of Probate of **Shelby County, Alabama**. Both Mortgagor and Mortgagee desire to amend the terms of the original mortgage and note executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagor to increase the mortgage modification from **Three Hundred Twenty-three Thousand and 00/100 Dollars (\$323,000.00)** to **Three Hundred Fifty Thousand and 00/100 Dollars (\$350,000.00)**. The new note shall be secured by the original above-described mortgage as amended herein and amortized under the terms and conditions of the new note executed simultaneously with this agreement.

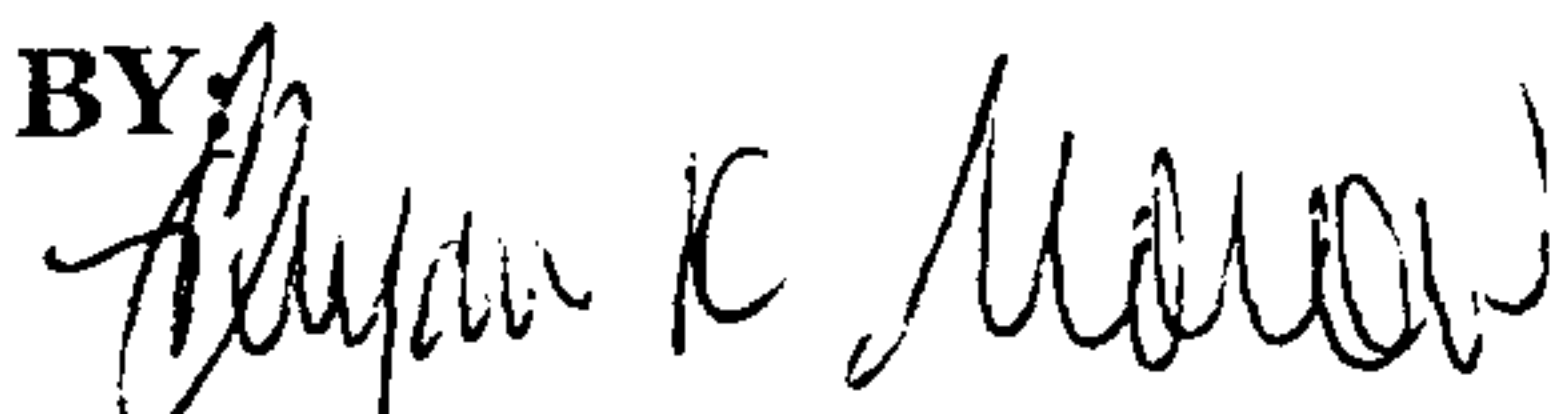
IN WITNESS WHEREOF, Mortgagors and Mortgagee have hereunto set their hands and seals on this the **28th day of July 2025**.



PHILLIP LEE WALTERS Jr

(MORTGAGOR)

CENTRAL STATE BANK

BY: 

Bryan K. Morrow
AVP – Lending Officer

(MORTGAGEE)

Acknowledgment

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **PHILLIP LEE WALTERS Jr, an unmarried man**, whose name is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, they 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 **28th** day of **July 2025**.



Alison G. Lubin
Notary Public
My Commission Expires: 08/18/2025

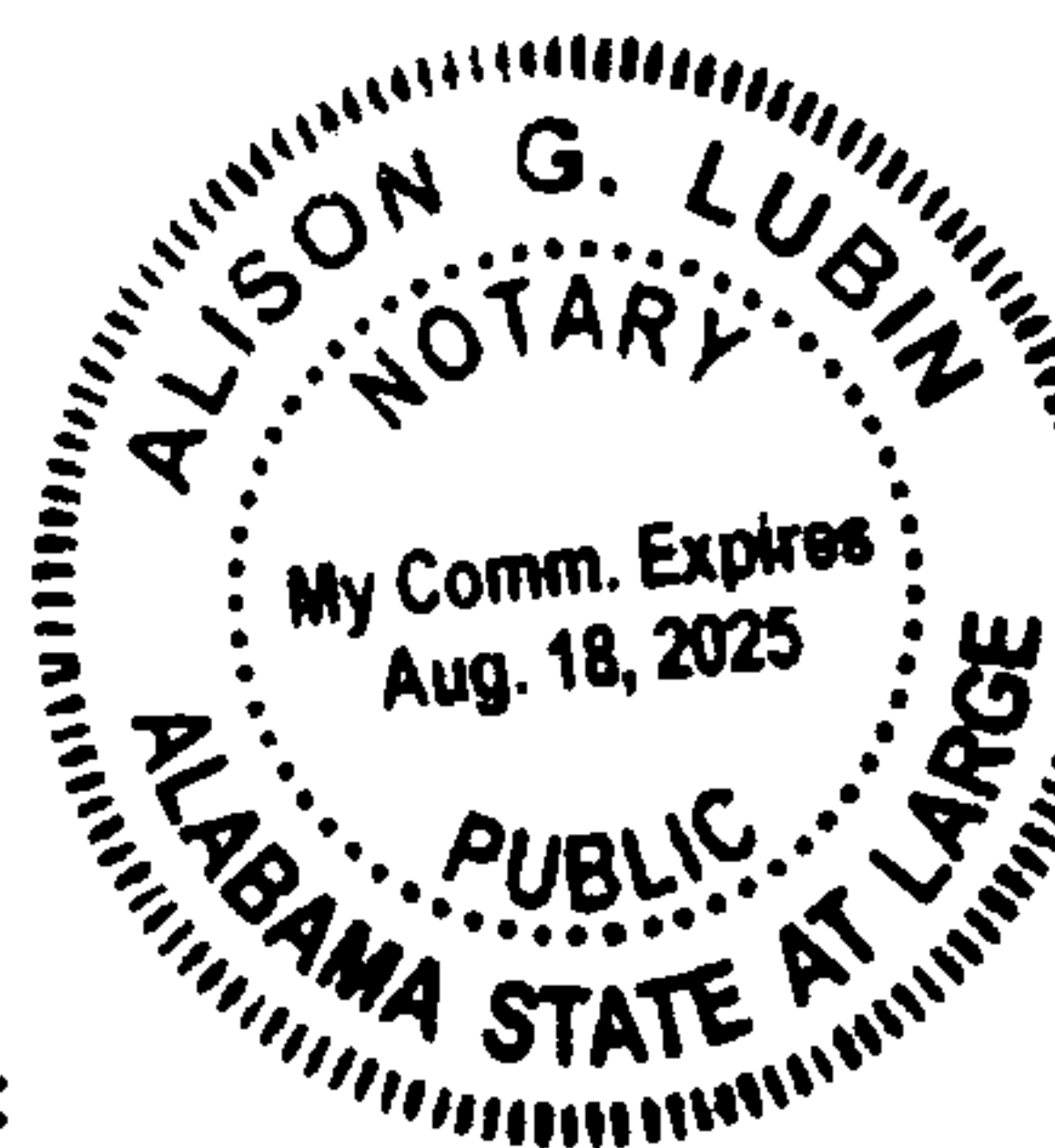
Acknowledgment

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Bryan K. Morrow**, whose name as **AVP - Lending Officer of Central State Bank**, is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, he as such officer and with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this **28th** day of **July 2025**.



Alison G. Lubin
Notary Public
My Commission Expires: 08/18/2025

This Document Prepared By:
Alison G. Lubin – Central State Bank
PO Box 180 Calera AL 35040

Loan Origination Organization: Central State Bank
NMLS ID: 476528

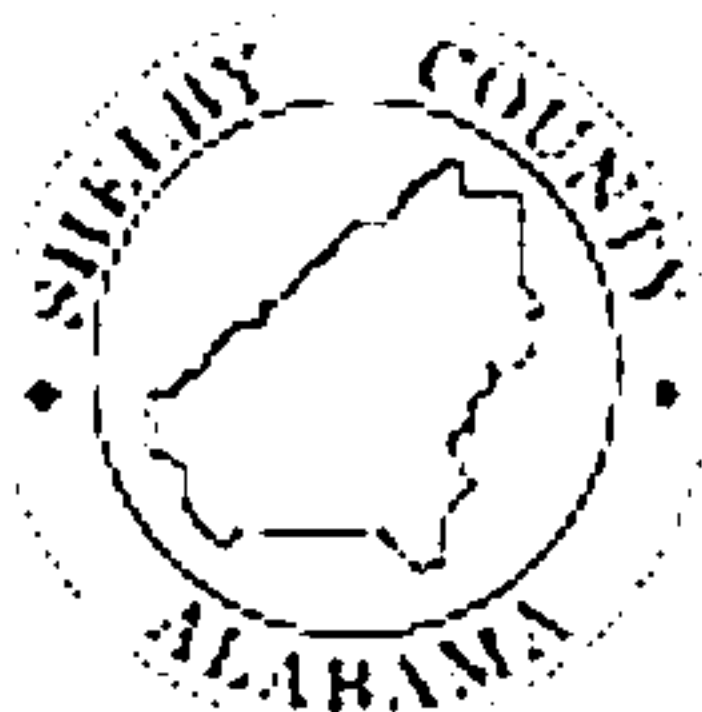
Loan Originator: BRYAN K. MORROW
NMLS ID: 486780

EXHIBIT "A" LEGAL DESCRIPTION

SURFACE RIGHTS ONLY TO:

PARCEL E:

A part of the N 1/2 of the NW 1/4 of Section 1, Township 22 South, Range 1 East, Shelby County, Alabama, said parcel being more particularly described as follows:
To find the point of beginning start at the Northeast corner of the NW 1/4 of the NW 1/4 and run South 87 degrees 06 minutes West and along the North boundary of the NW 1/4 of the NW 1/4 for a distance of 60.03 feet to the point of beginning; thence continue South 87 degrees 06 minutes West and along the North boundary of said forty for a distance of 210.11 feet to a point; thence run South 01 degrees 02 minutes East parallel to and 270' feet West of the East boundary of the NW 1/4 of the NW 1/4 for a distance of 945.66 feet to a point; thence run North 88 degrees 00 minutes East parallel to and 270 feet South of the North boundary of the S 1/2 of the NE 1/4 of the NW 1/4 for a distance of 926.36 feet to a point on the West margin of a 60-foot ingress-egress easement; thence run North 23 degrees 26 minutes West and along the West margin of said easement for a distance of 225.60 feet to a point on the South margin of said easement, 60 feet South of the North boundary of the South 1/2 of the NE 1/4 of the NW 1/4; thence run South 88 degrees 00 minutes West and along the South margin of said easement and parallel to and 60 feet South of the North boundary of said twenty for a distance of 630.35 feet to a point on the West margin of said easement; thence run North 1 degrees 02 minutes West and along the West margin of said easement and 60 feet West and parallel to the East boundary of the NW 1/4 of the NW 1/4 for a distance of 738.93 feet to the point of beginning of said parcel



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
08/11/2025 10:32:35 AM
\$68.50 BRITTANI
20250811000243580

Allen S. Bayl