

**MORTGAGE MODIFICATION AGREEMENT**  
(Increase of \$45,000.00)

**THIS MORTGAGE MODIFICATION AGREEMENT** is made and entered into on **August 11, 2025**, by and between **HIGHLAND CONSTRUCTION & DEVELOPMENT LLC** hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

Mortgagor entered an original Mortgage on **November 1, 2024**, recorded in Instrument# **20241202000371340** 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 Mortgagors to increase the original modified mortgage from **Three Hundred Sixty-Three Thousand Four-Hundred Sixty-Five and No/100 (\$363,465.00)** to **Four Hundred Eight Thousand Four Hundred Sixty-Five Dollars and No/100 Dollars (\$408,465.00)**. 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**, Mortgagor and Mortgagee have hereunto set their hands and seals on this the **11<sup>th</sup>** day of **August 2025**.

**HIGHLAND CONSTRUCTION & DEVELOPMENT LLC**



**Gregory B. Herring**  
Member

**(MORTGAGOR)**

**CENTRAL STATE BANK**



**Bryan K. Morrow**  
Assistant Vice President-Lending Officer  
NMLS #486780

**(MORTGAGEE)**

ACKNOWLEDGMENT

STATE OF ALABAMA  
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that **Gregory F. Herring as Member of Highland Construction and Development LLC**, is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, he with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this **11<sup>th</sup>** day of **August 2025**.

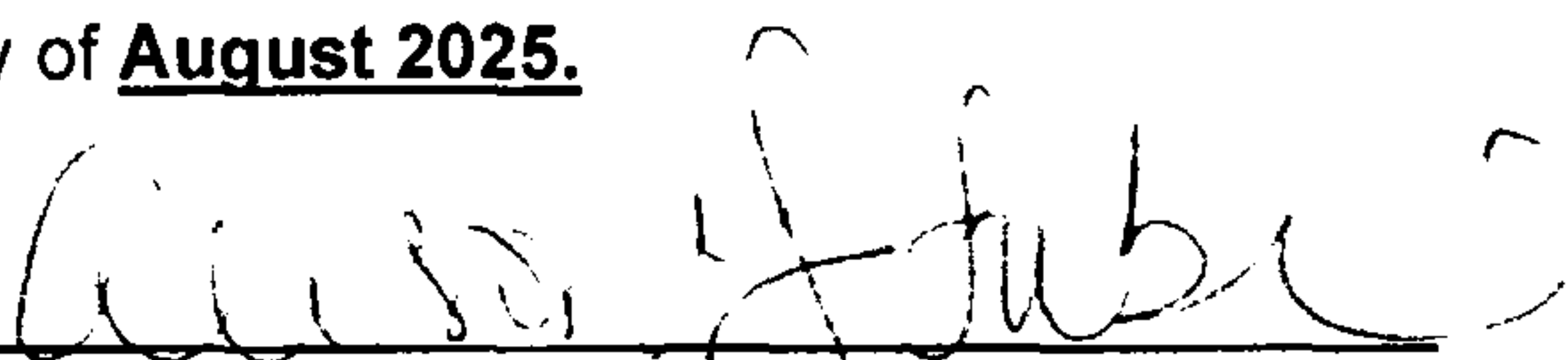
  
\_\_\_\_\_  
Notary Public

My Commission Expires: 08/08/2029

STATE OF ALABAMA  
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that **Bryan K. Morrow 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 with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this **11<sup>th</sup>** day of **August 2025**.

  
\_\_\_\_\_  
Notary Public

My Commission Expires: 08/08/2029

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

Lot 37, in Shelby Shores, map of which is recorded in Map Book 4, Page 75, in the Probate Office of Shelby County, Alabama



**Filed and Recorded**  
**Official Public Records**  
**Judge of Probate, Shelby County Alabama, County**  
**Clerk**  
**Shelby County, AL**  
**08/19/2025 10:27:05 AM**  
**\$95.50 JOANN**  
**20250819000253820**

*Allen S. Bayl*