

MORTGAGE MODIFICATION AGREEMENT

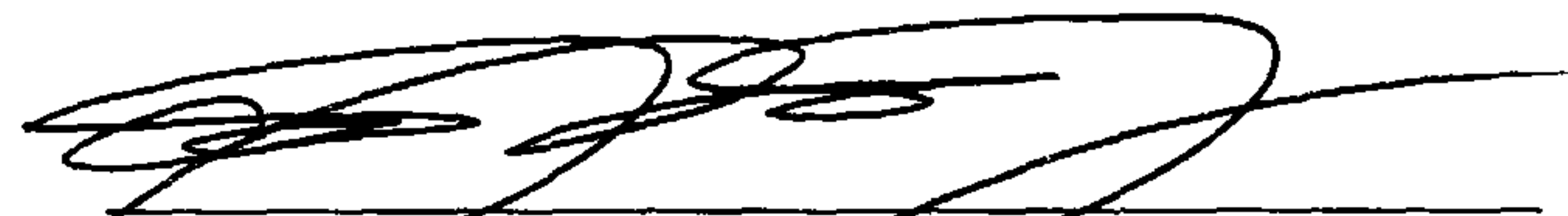
THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **August 21, 2025**, by and between **Anthony Vincent Smeraglia and Natalie Caitlin Smeraglia, husband and wife** hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

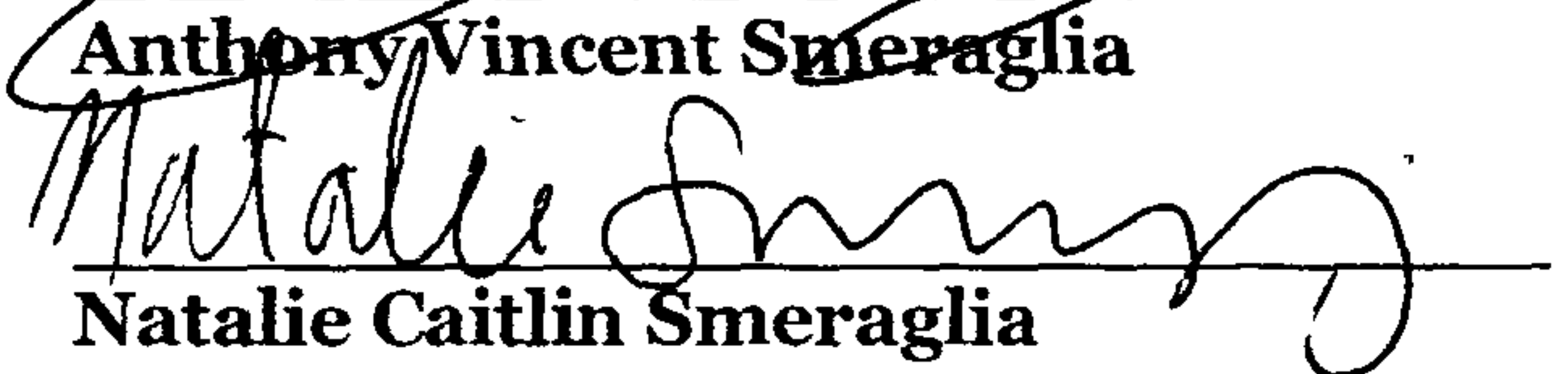
Mortgagor has entered into an original mortgage agreement with Mortgagee on **July 3, 2023**, and was recorded in **Instrument #20230706000201800** on **July 6, 2023**, in the Office of the Judge of Probate of **Shelby County, Alabama**. Both Mortgagor and Mortgagee desire to amend the terms of the original mortgage and note executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagor to increase the mortgage modification from **Forty-Six Thousand Two hundred and twelve and 00/100 Dollars (\$46,212.00)** to **Sixty Thousand and 00/100 Dollars (\$60,000)**. 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 **21st day of August 2025**.

Prepared by: Central State Bank
Lauren Turner
PO Box 180
Calera, AL 35040




Anthony Vincent Smeraglia


Natalie Caitlin Smeraglia

(MORTGAGOR)

CENTRAL STATE BANK

BY:



David G. Comer
Chief Lending Officer

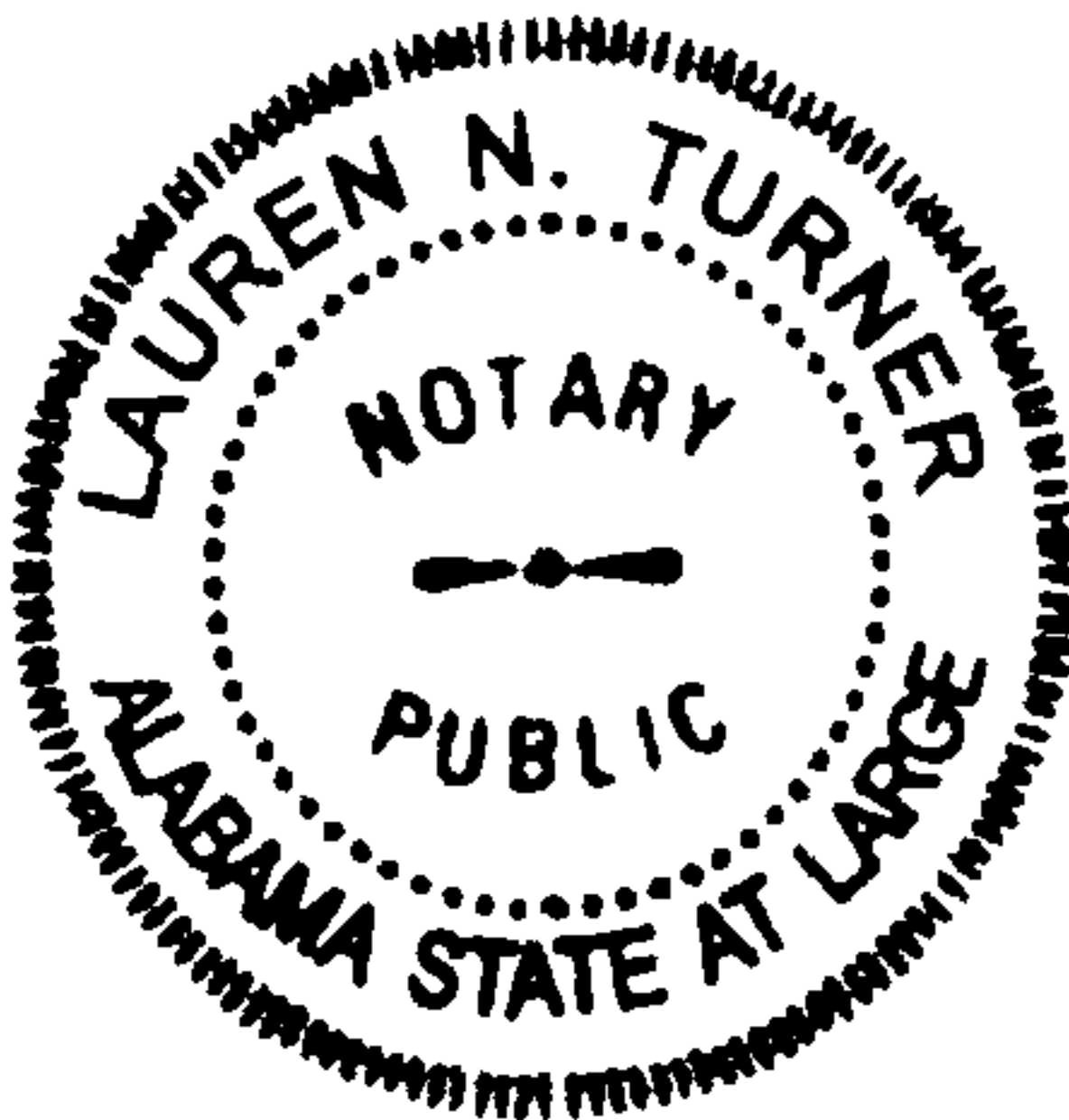
(MORTGAGEE)

STATE OF Alabama

COUNTY OF Shelby

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Anthony Vincent Smeraglia and Natalie Caitlin Smeraglia, husband and wife**, 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 **21st** day of **August 2025**



Lauren N. Turner
Notary Public

My Commission Expires:

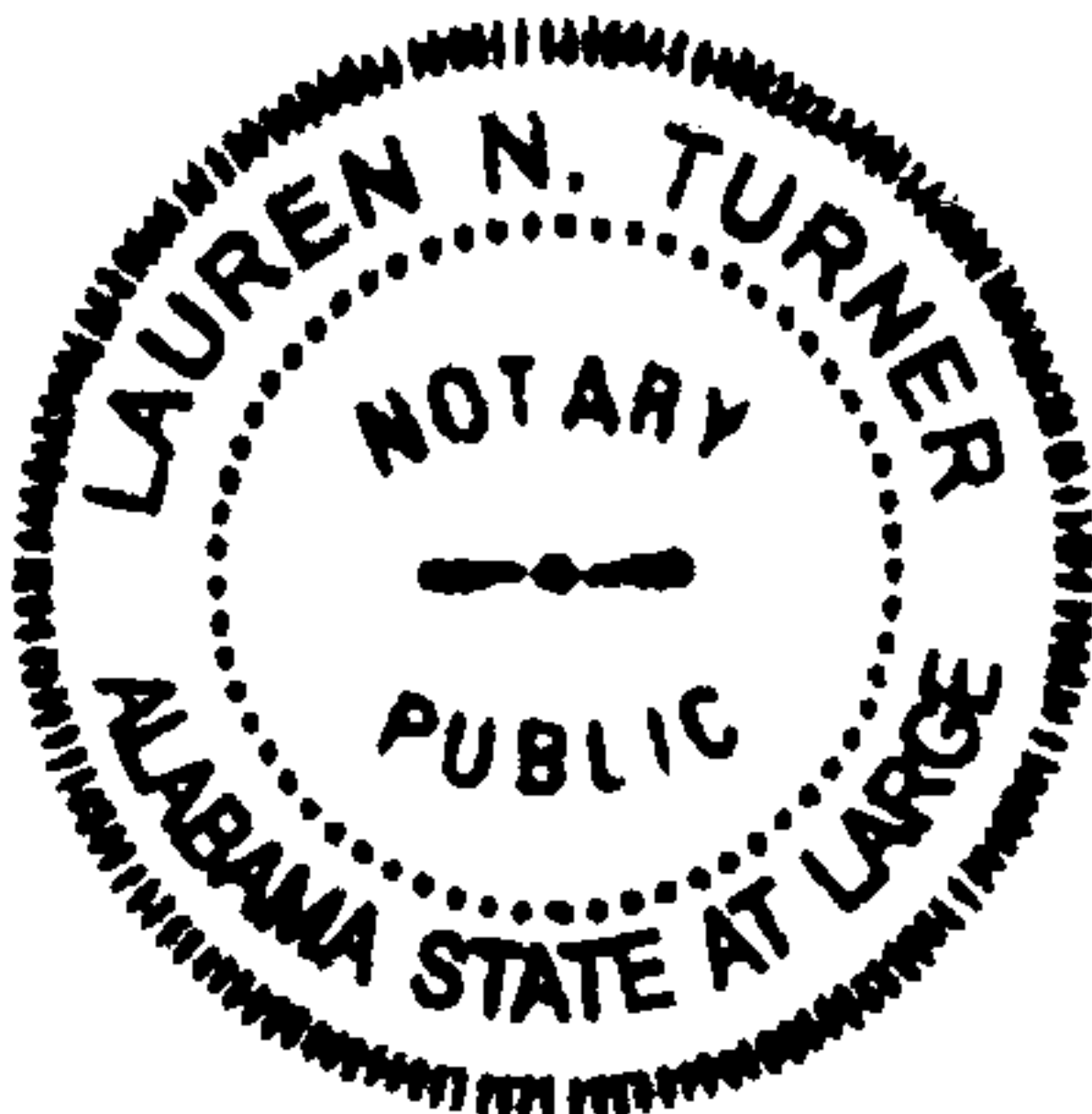
MY COMMISSION EXPIRES DECEMBER 19, 2027

STATE OF Alabama

COUNTY OF Shelby

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **David G. Comer, whose name as Chief 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 the **21st** day of **August 2025**



Lauren N. Turner
Notary Public

My Commission Expires:

MY COMMISSION EXPIRES DECEMBER 19, 2027

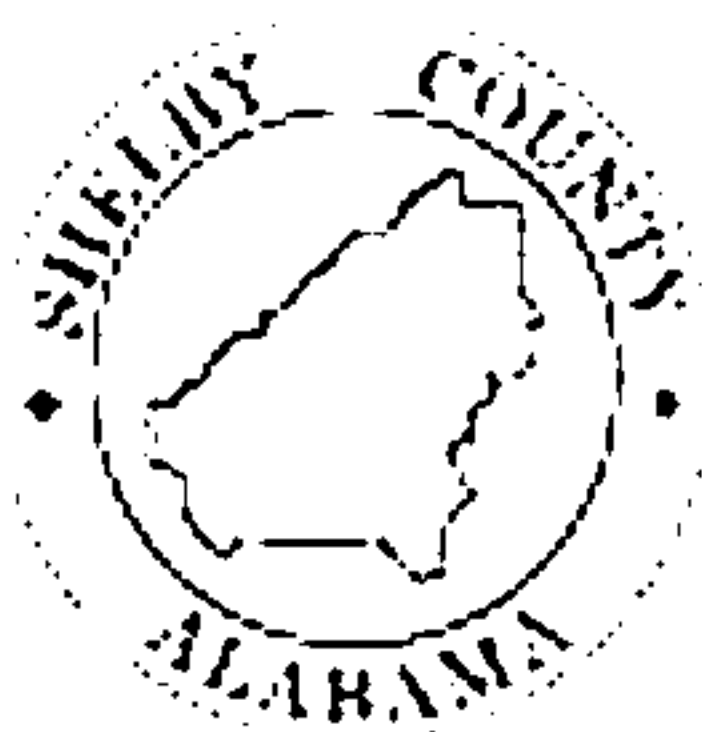
EXHIBIT A

PARCEL B:

A parcel of land in the Northeast Quarter of the Northeast Quarter of Section 10, Township 21 South, Range 1 East, being part of the same land described in a deed to Coy L. and Betty J. House, recorded in Deed Book 306, at Page 591, of the real property records of Shelby County, Alabama. Said parcel being more particularly described as follows:

Commencing at a 3/8" rebar found at the Northeast corner of said Section 10; thence South 00 degrees 07 minutes 16 seconds East along the East line of said section, a distance of 676.07 feet to a point; thence South 88 degrees 37 minutes 42 seconds West a distance of 385.98 feet to a rebar with a cap stamped "S. \Wheeler RPLS 16165" set at the point of beginning; thence south 88 degrees 37 minutes 42 seconds West a distance of 117.98 feet to a 1/2" rebar set with a cap stamped "S. Wheeler RPLS 16165"; thence North 02 degrees 38 minutes 05 seconds West a distance of 689.25 feet to a 1/2" rebar set with a cap stamped "S. Wheeler RPLS 16165" on the South right of way of County Highway No. 9; thence along a curve to the right in said right of way having a radius of 5690.12 feet and a chord bearing of South 89 degrees 19 minutes 05 seconds East and arc length of 39.73 feet to a point; thence South 89 degrees 09 minutes 25 seconds East along the South line of County Highway No. 9 a distance of 108.80 feet to a rebar with a cap stamped "S. Wheeler RPLS 16165", set; thence South 00 degrees 05 minutes 38 seconds East a distance of 683.62 feet to the point of beginning. Situated in Shelby County, Alabama.

According to the survey of Sid Wheeler, dated March 20, 1998



Filed and Recorded
 Official Public Records
 Judge of Probate, Shelby County Alabama, County
 Clerk
 Shelby County, AL
 08/25/2025 11:16:36 AM
 \$48.70 JOANN
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Allen S. Bayl