20250904000271640 1/2 $397.75
Shelby Cnty Judge of Probate, AL
09/04/2025 10:40:36 AM FILED/CERT

Mortgage Amendment

This document dated 09/02/2025 amends effective 09/04/2025 the **Mortgage** dated September 4th 2018 between Nicholas Pearson and Lauren Pearson (referred to as **"Borrower")** and Martha and Danny Acker, whose address is 1299 Legacy Drive, Birmingham, AL 35242 (referred to as **"Lender")**.

Lender loaned to **Borrower** the sum of $248,403.72 on Sept 4, 2018 for the purchase of the below referenced real estate. **Borrower** granted **Lender** on September 4th 2018 a **Mortgage** in the following described real estate, situated in Shelby County, AL to-wit:

> Lot 37, according to the Survey of Lime Creek at Chelsea Preserve, Subdivision 1, as recorded in Map Book 32 Page 25, in the Office of the Judge of Probate of Shelby County, Alabama
>
> The common address for said property is 147 Lime Creek Lane, Chelsea, AL 350243
>
> And said **Mortgage** being recorded 20180906000319780 09/06/2018 10:35:56 AM

The following amendments are made to the above referenced **Mortgage** and the related **Interest Only Real Estate Mortgage Note**.

Article 1. Payment of Principal, Interest and Late Charges in amended as follows.

Borrower and Lender agree to amend the **Note** as referenced in this **Mortgage** agreement.

The **Note** being an **Interest-Only Real Estate Mortgage Note** entered into between **Borrower** and **Lender** on the same referenced real estate dated Sept 4th, 2018.

The **Note** is amended and is changed effective September 4th 2025 and **Borrower** promises to pay to **Lender** the sum of interest only payment at the rate of (5.00%) per annum on the unpaid principal balance, payable monthly in the amount of $1035.02 due the 5th of each month until the Final Payment is due on December 4, 2025 with Final Payment being in the amount of $248,403.72.

The Final Payment referenced in Article 1 of the above referenced **Mortgage** which is due September 4, 2025 in the amount of $248,403.72 is amended to a due date of December 4, 2025. **Borrower** may pay balance prior to this date without penalty.

All other terms, conditions and covenants of the above referenced **Mortgage** and **Interest Only Real Estate Mortgage Note** remain unchanged and remain valid terms between the **Borrower** and the **Lender**.

20250904000271640 2/2 $397.75
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Prior to signing this note, **Borrower** acknowledges reading and understanding all the provisions contained in this amendment. By signing below, **Borrower** accepts and agrees to all the terms and conditions contained herein and further acknowledges and reaffirms the terms and covenants of the referenced **Mortgage** and **Note** to which this amendment refers.

Borrower:

Nicholas Pearson Nicholas Pearson Date 9/2/2025

Lauren Pearson Lauren Pearson Date 9/2/2025

notary public
Thomas M. Clark 2/23/2026
commission expires
Thomas M. Clark

STATE OF ALABAMA NOTARY PUBLIC
THOMAS M CLARK
My Commission Expires
February 23, 2026

Danny Acker Danny Acker Date

Martha Acker Martha Acker Date 9/3/2025

TAYLOR BROOME NOTARY PUBLIC ALABAMA STATE AT LARGE
My Comm. Expires May 22, 2029

Notary public
Taylor Broome
commission expires
5/22/2029
Taylor Broome

Prepared BY MARTHA ACKER
1299 LEGACY DRIVE
BIRMINGHAM, AL 35242

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