

MORTGAGE MODIFICATION AGREEMENT

*** Increase mortgage from \$900,000.00 to \$1,200,000.00. ***

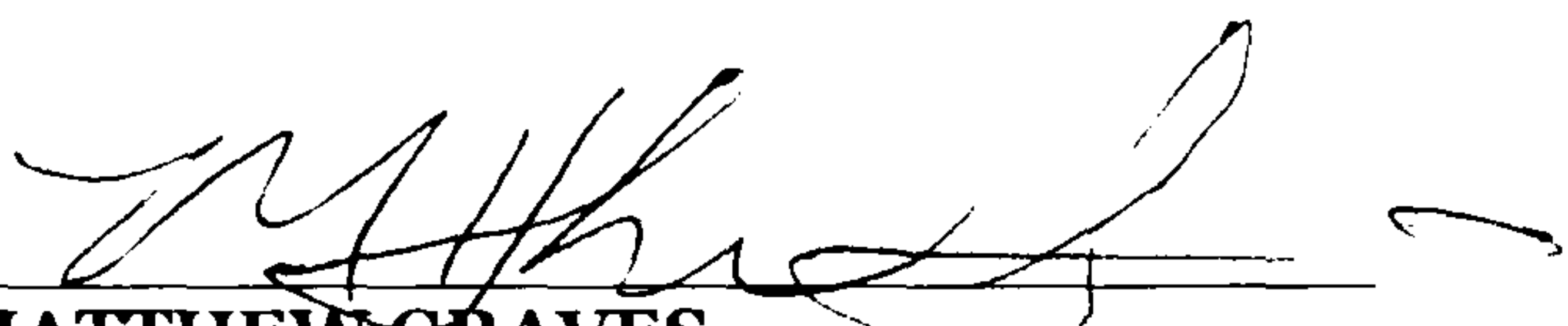
THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **September 11, 2025**, by and between **MATTHEW GRAVES and KAITLIN GRAVES, Husband and Wife** hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

Mortgagor entered into an original mortgage agreement with Mortgagee on **February 12, 2025**, and was recorded in **Instrument No. 202502280000587740**, 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 **Nine Hundred Thousand Dollars and no cents (\$900,000.00) to One Million Two Hundred Thousand Dollars and no cents (\$1,200,000.00)**.

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 **11th day of September 2025**.


MATTHEW GRAVES


KAITLIN GRAVES

(MORTGAGOR)

CENTRAL STATE BANK

BY:

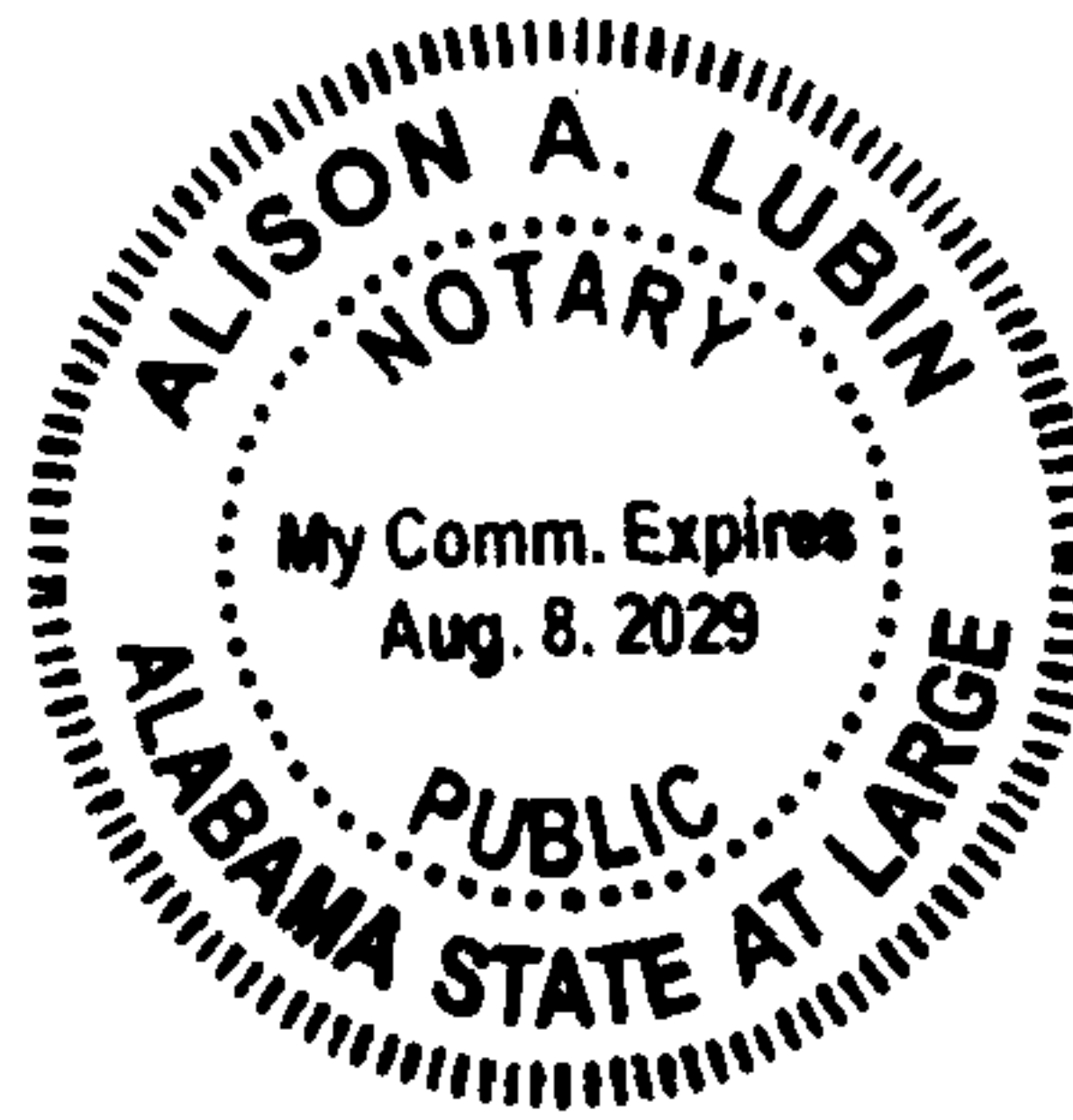

David G. Comer
Chief Lending Officer

(MORTGAGEE)

AcknowledgmentSTATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **MATTHEW GRAVES and KAITLIN GRAVES, 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 **11th day of September 2025**.

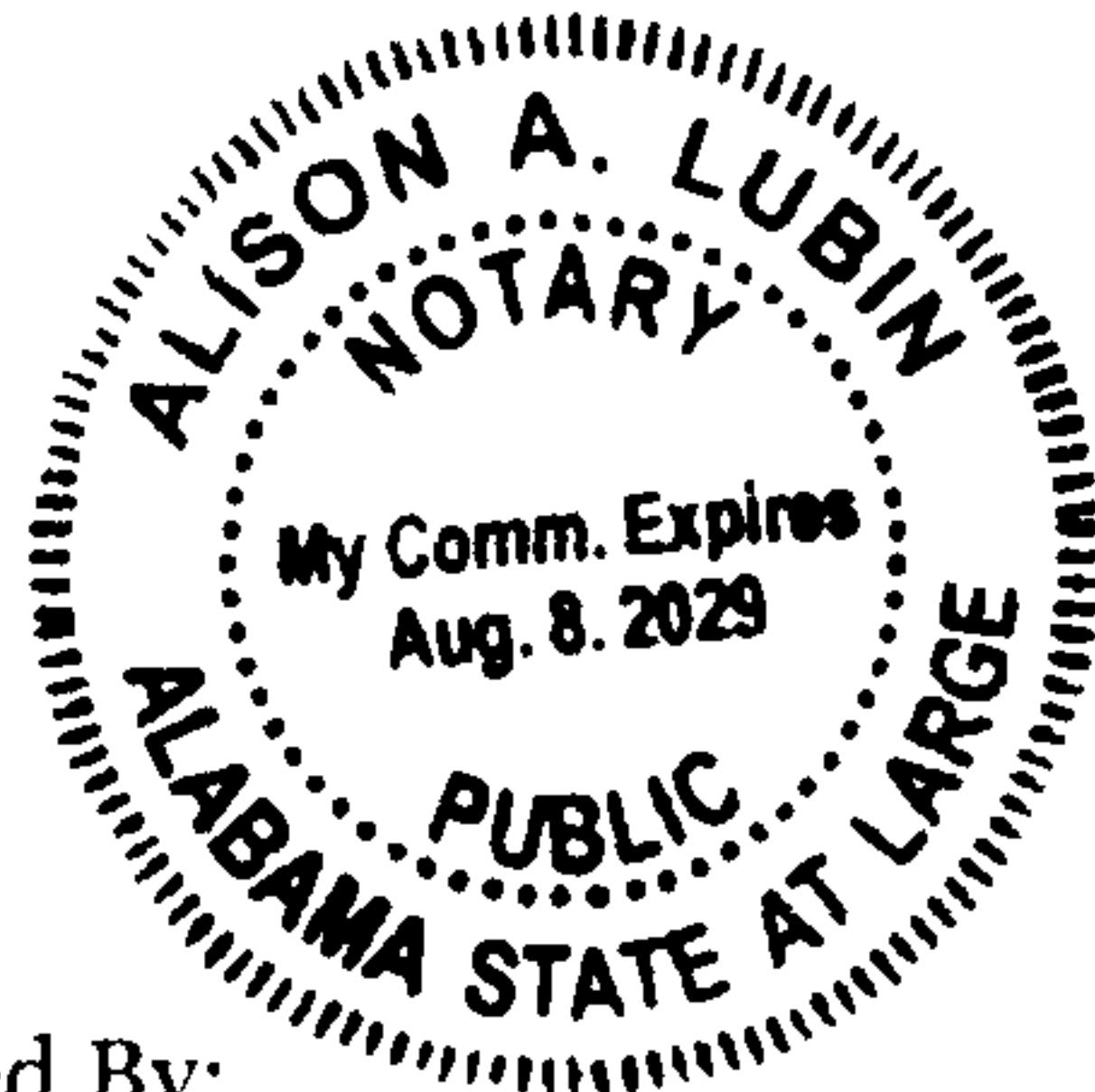


Alison A. Lubin
Notary Public
 My Commission Expires: 08/08/2029

AcknowledgmentSTATE 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 **11th day of September 2025**.



Alison A. Lubin
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: David G. Comer
 NMLS ID: 709949

Legal Description
Exhibit "A"

Lot 9, according to the Map of Buckhorn Valley Estates, a Private Gated Subdivision, originally recorded in Map Book 53, Pages 67 A, B and C, as amended and corrected by Final Plat recorded in Map Book 53, Pages 87 A, B and C, 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
09/24/2025 12:19:21 PM
\$478.00 KELSEY
20250924000293130

Allie S. Bayl