


MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **November 20, 2025**, by and between **Richard C. Porter, a married individual**, 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 **April 1, 2025**, and was recorded in **Instrument #20250404000101540** on **April 4, 2025**, 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 and Seventy-Five Thousand and 00/100 Dollars (\$375,000)** to **Four Hundred and Thirty-Five Thousand and 00/100 Dollars (\$435,000)**. 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 **20th** day of **November 2025**.


Richard C. Porter

(MORTGAGOR)

CENTRAL STATE BANK

BY: 
Bryan Morrow
Lending Officer

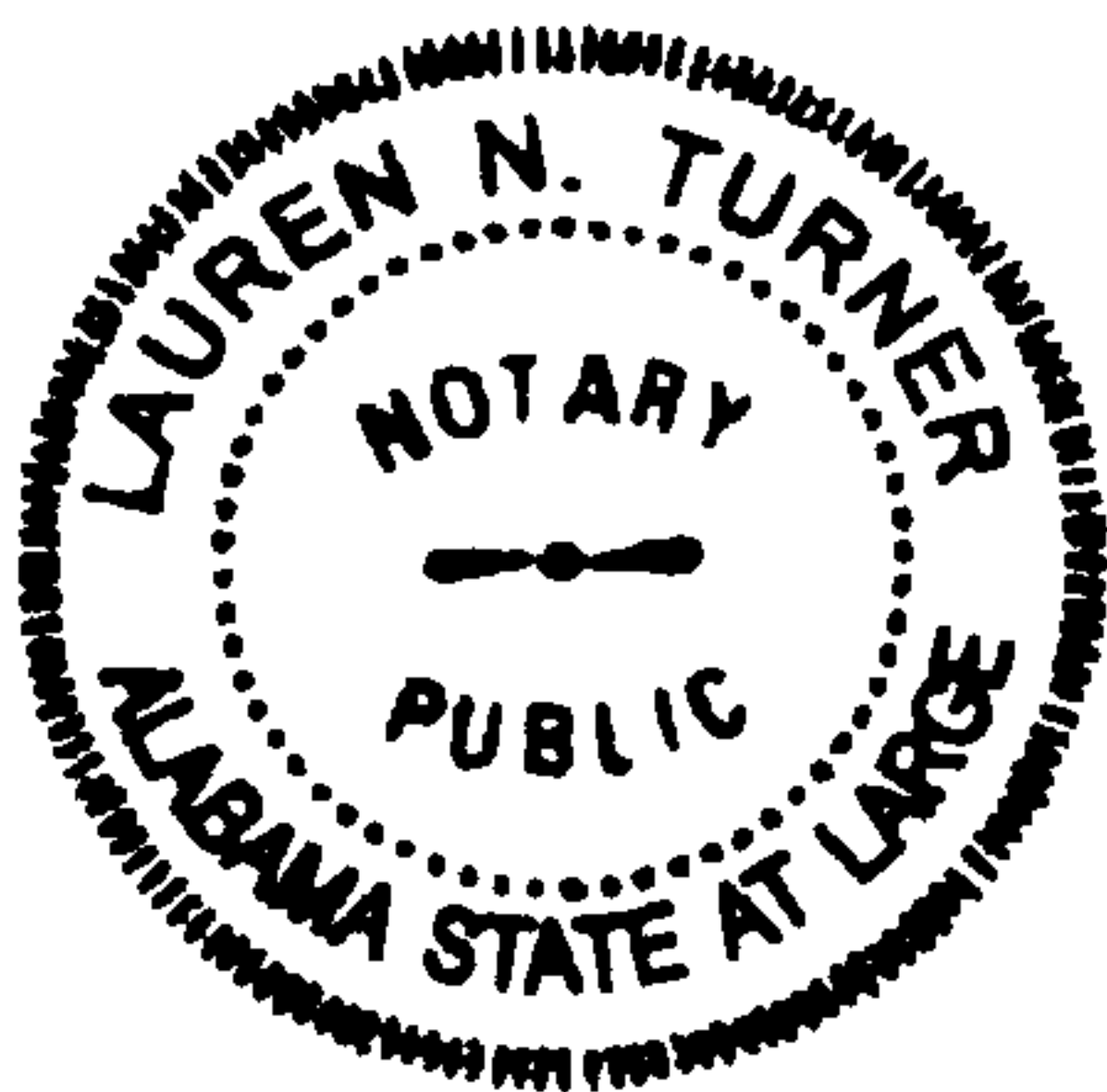
(MORTGAGEE)

STATE OF Alabama

COUNTY OF Shelby

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Richard C. Porter, a married individual**, 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 **20th** day of **November 2025**.



Lauren N. Turner
Notary Public

My Commission Expires:

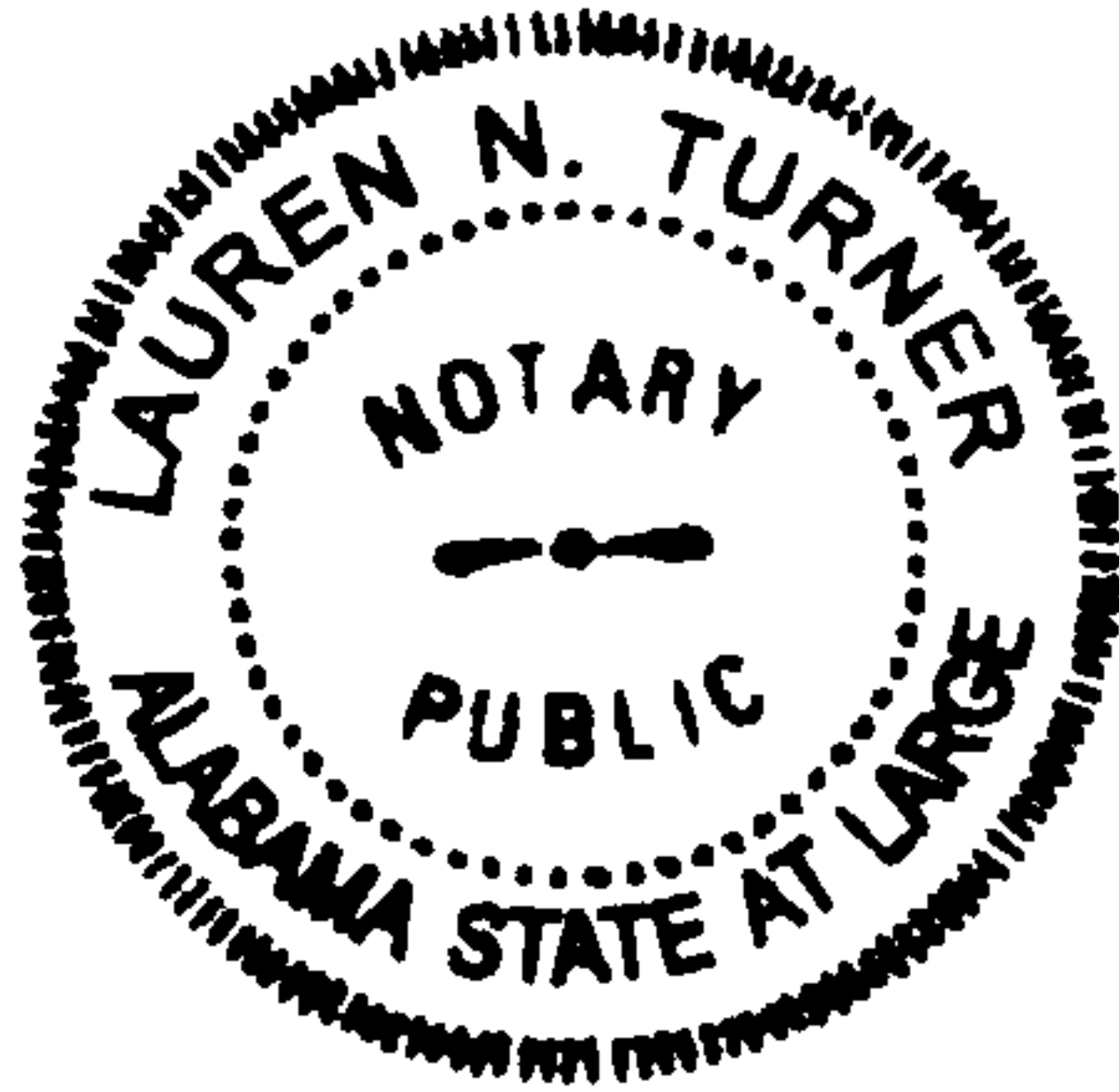
MY COMMISSION EXPIRES DECEMBER 19, 2027

STATE OF Alabama

COUNTY OF Shelby

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Bryan Morrow, whose name as 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 **20th** day of **November 2025**.



Lauren N. Turner
Notary Public

My Commission Expires:

MY COMMISSION EXPIRES DECEMBER 19, 2027

EXHIBIT A

Lot 23, according to the Survey of Shelby Shores, as 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
11/24/2025 10:30:05 AM
\$118.00 JOANN
20251124000359360**

Allen S. Bayl