

20260109000008250 1/3 \$402.40
Shelby Cnty Judge of Probate, AL
01/09/2026 09:42:11 AM FILED/CERT

RECORDATION REQUESTED BY:
Renasant Bank
Digital Lending
3618 West Jackson Street Ext
PO Box 4140
Tupelo, MS 38803

WHEN RECORDED MAIL TO:
Renasant Bank
Document Control Dept.
P O Box 4140
Tupelo, MS 38803

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Renasant Bank
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3618 West Jackson Street Ext
PO Box 4140
Tupelo, MS 38803

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



#####07401222025

Notice: The original principal amount available under the Note (as defined below), which was \$100,858.58 (on which any required taxes already have been paid), now is increased by an additional \$148,731.42.

THIS MODIFICATION OF MORTGAGE dated December 22, 2025, is made and executed between Richard Meallins, whose address is 1594 Tara Dr, Columbiana, AL 35051 and Julie Meallins, whose address is 1594 Tara Dr, Columbiana, AL 35051; HUSBAND AND WIFE (referred to below as "Grantor") and Renasant Bank, whose address is 3618 West Jackson Street Ext, PO Box 4140, Tupelo, MS 38803 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 27, 2018 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 12/4/2018 Inst# 20181204000423040
AL Doc Stamp tax paid on mortgage dated 11/27/18 in the amount \$184.35.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Shelby County, State of Alabama:

See the real property described in the Mortgage, which description is incorporated by reference and made a part of this modification as if fully set forth herein

The Real Property or its address is commonly known as 1594 Tara Dr, Columbiana, AL 35051.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Increase Maximum Principal indebtedness from \$100,858.58 to \$249,590
The Maturity Date of the Note has been extended to 01/25/2036.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

RECORDATION TAX. A RECORDATION TAX WAS PREVIOUSLY PAID ON THE MAXIMUM PRINCIPAL INDEBTEDNESS STATED IN THE MORTGAGE. THIS MODIFICATION IS EXEMPT FROM THE RECORDATION TAX EXCEPT TO THE EXTENT OF THE INCREASE OF THE MAXIMUM PRINCIPAL INDEBTEDNESS STATED HEREIN IF ANY. THE RECORDING TAX DUE ON THE INCREASE IN SUCH MAXIMUM PRINCIPAL INDEBTEDNESS (TO THE EXTENT ANY IS SHOWN IN THE MODIFICATION SECTION ABOVE) IS TENDERED WITH THIS MODIFICATION.

MISCELLANEOUS TERMS. This Modification is intended to be a modification only and not a discharge or novation of the Mortgage or the Note secured thereby, and is not intended to, and shall not in any manner, impair the lien or affect the validity or priority of the Mortgage as security for the Note or any and all other indebtedness secured thereby whether incurred, advanced or otherwise arising before or after the date of this Modification. The Mortgage is extended to and shall continue to secure the Note as previously, contemporaneously or hereafter renewed, extended, refinanced and/or modified, regardless of whether such renewal, extension, refinancing or modification is evidenced by a further modification or amendment of the Mortgage. References to the dollar amount of the Note or other indebtedness secured by the Mortgage is not intended to limit the indebtedness secured by the Mortgage and such stated amounts do not necessarily include the following types of indebtedness which are also secured by the Mortgage: (a) Interest, collection expenses, attorney fees and other fees and charges previously or hereafter made, incurred or accruing under the terms of the Note and/or Mortgage, as renewed, extended, refinanced and/or modified, (b) advances previously or hereafter made under the terms of the Mortgage to protect the real property covered by the Mortgage and/or to perform any of the covenants contained in the Mortgage including, without limitation, advances for preservation, protection, improving, or insuring such real property or the priority of the Mortgage, and/or (c) any other existing or hereafter incurred indebtedness which may be secured by the Mortgage under the terms thereof. The inclusion of any such stated dollar amounts herein shall not limit, impair or affect the terms of the Note.



MODIFICATION
(Con)

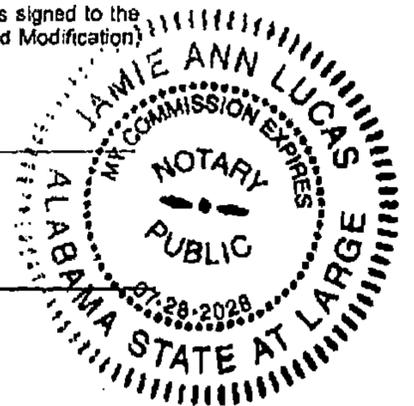
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
)
COUNTY OF Shelby) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Julia Mealins, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 22nd day of December, 2025
Jamie Ann Lucas
Notary Public

My commission expires 7.28.2028



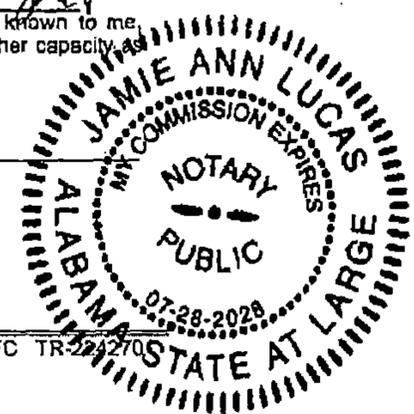
LENDER ACKNOWLEDGMENT

STATE OF Alabama)
)
COUNTY OF Shelby) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Karee M. Hughes whose name as Vice President of Renaissance Bank is signed to the foregoing Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of the Modification of Mortgage, he or she, in his or her capacity as such of Renaissance Bank, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 22nd day of December, 2025
Jamie Ann Lucas
Notary Public

My commission expires 7.28.2028



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County AL

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Allie S. Beyl