

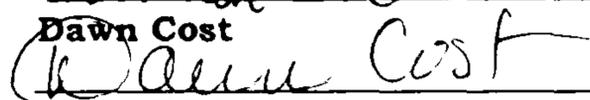
**MORTGAGE MODIFICATION AGREEMENT**

**THIS MORTGAGE MODIFICATION AGREEMENT** is made and entered into on this the **17th** day of **December 2025** by and between **Kenneth D and Dawn Cost, Husband and Wife**(hereinafter referred to as the "Mortgagors") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

**WHEREAS**, Mortgagors have entered into an original mortgage and security agreement (referred to herein as "Mortgage Agreement") with Mortgagee on **March 14, 2025** as recorded in **Instrument #20250429000126820** and modified on **August 1, 2025**, recorded in **Instrument #20250811000243540** in the Office of the Judge of Probate of **Shelby Co, Alabama**. Both Mortgagors and Mortgagee desire to amend the terms of the original Mortgage Agreement and note executed simultaneously therewith;

**THESE THINGS CONSIDERED**, Mortgagee hereby allows Mortgagors to increase the original Mortgage Agreement, as modified and amended, from **Six Hundred Fifteen Thousand and XX/ 100 (\$615,000.00) To Six Hundred Forty Eight Thousand XX/ 100 (\$648,000.00)** verified and amended herein and amortized under the terms and conditions of the new note executed simultaneously with this agreement.

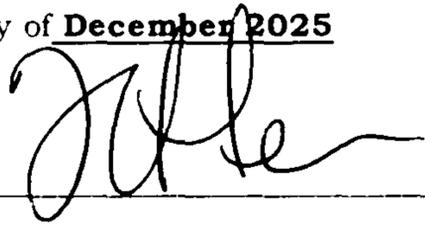
**IN WITNESS WHEREOF**, Mortgagors and Mortgagee have hereunto set their hands and seals on this the **17th** of **December 2025**.

**Kenneth D Cost**  
  
\_\_\_\_\_  
**Dawn Cost**  
  
\_\_\_\_\_  
**(MORTGAGORS)**

This instrument was prepared by Central State Bank, 11025 Highway 25 Calera, AL 35040

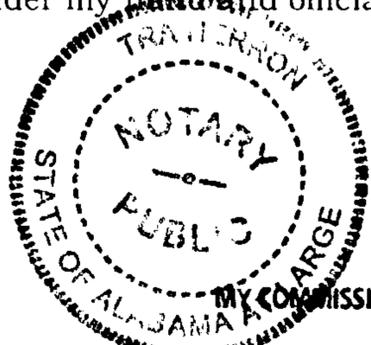
I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Kenneth D and Dawn Cost** whose names are signed to the foregoing Mortgage Modification Agreement and who are known to me, acknowledged before me on this day, that, **they** being informed of the contents of said agreement, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 17th day of **December 2025**



\_\_\_\_\_

**Notary Public**



**My Commission Expires:** \_\_\_\_\_

A parcel of land situated in the NW 1/4 of Section 7 and the NE 1/4 of Section 12, all in Township 22 South, Range 2 West, Shelby County, Alabama, being more particularly described as follows:

Commence at the NE corner of Section 12, Township 22 South, Range 2 West, Shelby County, Alabama; thence S00°05'54"W a distance of 438.14' to the POINT OF BEGINNING; thence continue S00°03'26"W a distance of 79.34'; thence N81°32'45"E a distance of 19.21'; thence S23°37'01"E a distance of 118.48'; thence S58°08'45" a distance of 78.43'; thence S00°03'26"W a distance of 401.00' to the Northeasterly R.O.W. line of Tolleson Road; thence N50°20'23"W and along said R.O.W. line a distance of 59.87'; thence N48°41'03"W and along said R.O.W. line a distance of 90.91', to the right, having a radius of 403.00', subtended by a a chord bearing of N36°56'31"W, a chord distance of 136.39'; thence along the arc of said curve and along said R.O.W. line a distance of 137.05'; thence N29°11'59"W and along said R.O.W. line a distance of 247.85'; to a curve to the left, having a radius of 690.00', subtended by a a chord bearing of N32°53'48"W and a chord distance of 88.98'; thence along the arc of said curve and along said R.O.W. line a distance of 89.04'; thence N°14'36"E and leaving said R.O.W. line a distance of 392.40' to the POINT OF BEGINNING.



Filed and Recorded  
 Official Public Records  
 Judge of Probate, Shelby County Alabama, County  
 Clerk  
 Shelby County, AL  
 01/14/2026 02:10:01 PM  
 \$78.50 JOANN  
 20260114000013150

*Allie S. Bayl*