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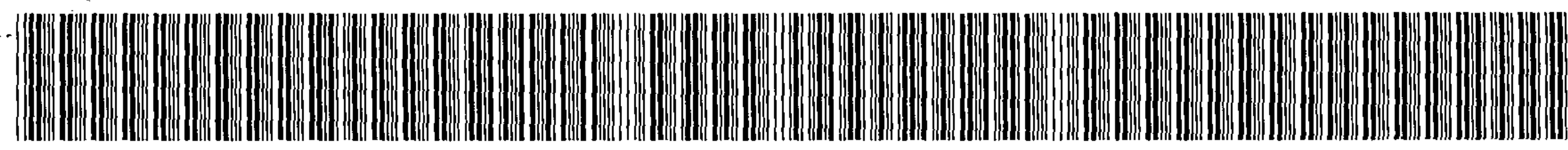
20260127000023970 1/2 \$179.75
Shelby Cnty Judge of Probate, AL
01/27/2026 01:31:01 PM FILED/CERT

WHEN RECORDED MAIL TO:
SERVISFIRST BANK
2500 WOODCREST PLACE
BIRMINGHAM, AL 35209

SEND TAX NOTICES TO:
KENNETH G. VARLEY
RACHEL DURDEN VARLEY
7191 CAHABA VALLEY ROAD, SUITE 204
BIRMINGHAM, AL 35242

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE



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THIS MODIFICATION OF MORTGAGE dated December 17, 2025, is made and executed between KENNETH G. VARLEY and RACHEL DURDEN VARLEY, whose address is 171 RIDGE LANE , SHELBY, AL 35143; Husband and Wife (referred to below as "Grantor") and ServisFirst Bank, whose address is 2500 WOODCREST PLACE, BIRMINGHAM, AL 35209 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 30, 2013 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

MORTGAGE RECORDED MAY 6, 2013 IN INSTRUMENT NUMBER 20130506000186350, PROPER AMENDMENT AND MODIFICATION OF MORTGAGE DATED APRIL 30, 2013 RECORDED MAY 6, 2013 IN INSTRUMENT #20130506000186360, MODIFICATION OF MORTGAGE DATED JUNE 10, 2014 RECORDED JUNE 19, 2014 IN INSTRUMENT NUMBER 20140619000185790; MODIFICATION OF MORTGAGE DATED NOVEMBER 3, 2015 RECORDED NOVEMBER 23, 2015 IN INSTRUMENT NUMBER 20151123000404080. MODIFICATION OF MORTGAGE DATED 10-22, 2021 , RECORDED DAQTE 11-19-2025, DOCUMENT NUMBER# 20251119000355030

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

LOT 7, ACCORDING TO THE MAP AND PLAT OF WILDWOOD SHORES, SECOND SECTOR, RECORDED IN PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, IN MAP BOOK 11, PAGE 43

The Real Property or its address is commonly known as 171 RIDGE LANE , SHELBY, AL 35143.

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


The principal amount of the Mortgage, which was \$239,520.00 (on which any required taxes already have been paid), now is increased to \$340,000.00. Current amount of indebtedness is \$235,153.00.


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 endorsers 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. Grantor hereby ratifies and affirms that Grantor's liability shall continue in full force and effect through and including the Note's now extended maturity date and that Grantor has no defenses, setoffs, or other claims against Lender arising out of this credit facility. If it is determined that any other person or entity other than Lender shall have a lien, encumbrance, or claim of any type which has a legal priority over any term of this Modification, the original terms of the Note and Mortgage shall be severable from this Modification and separately enforceable from the terms thereof as modified hereby in accordance with their original terms, and Lender shall maintain all legal or equitable priorities which were in existence before the date of execution of this Modification. It is understood by and is the intention of the parties hereto that any legal or equitable priorities of Lender over any party which were in existence before the date of execution of this Modification shall remain in effect after the execution of this Modification.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 17, 2025.


THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X  (Seal)
KENNETH G. VARLEY

X  (Seal)
RACHEL DURDEN VARLEY

LENDER:

SERVISFIRST BANK
X  (Seal)
KILEY ELMORE First Vice President

**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 100079656

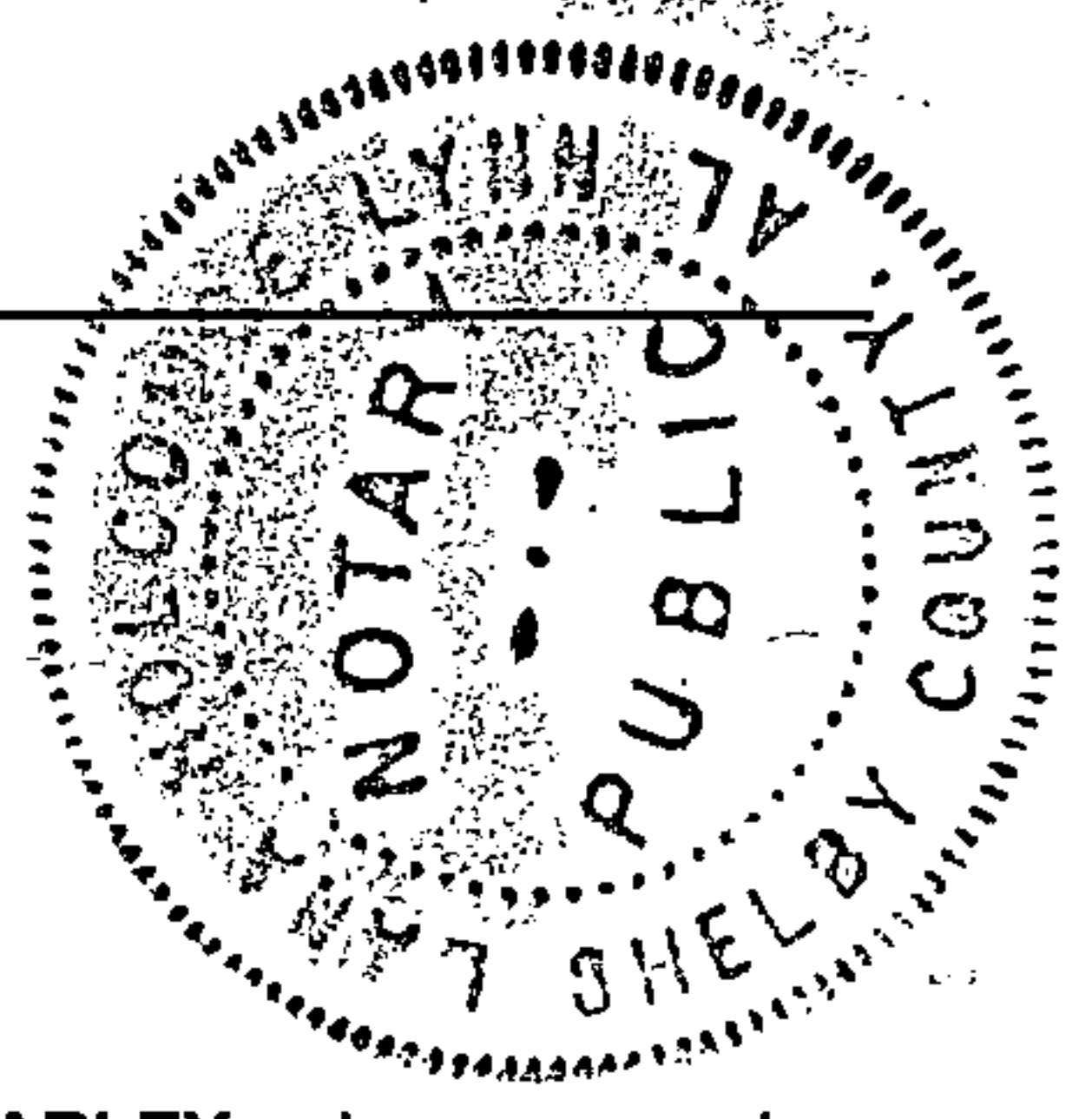
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This Modification of Mortgage prepared by:

Name: DANITA HARRIS DUDLEY
Address: 2500 WOODCREST PLACE
City, State, ZIP: BIRMINGHAM, AL 35209

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)



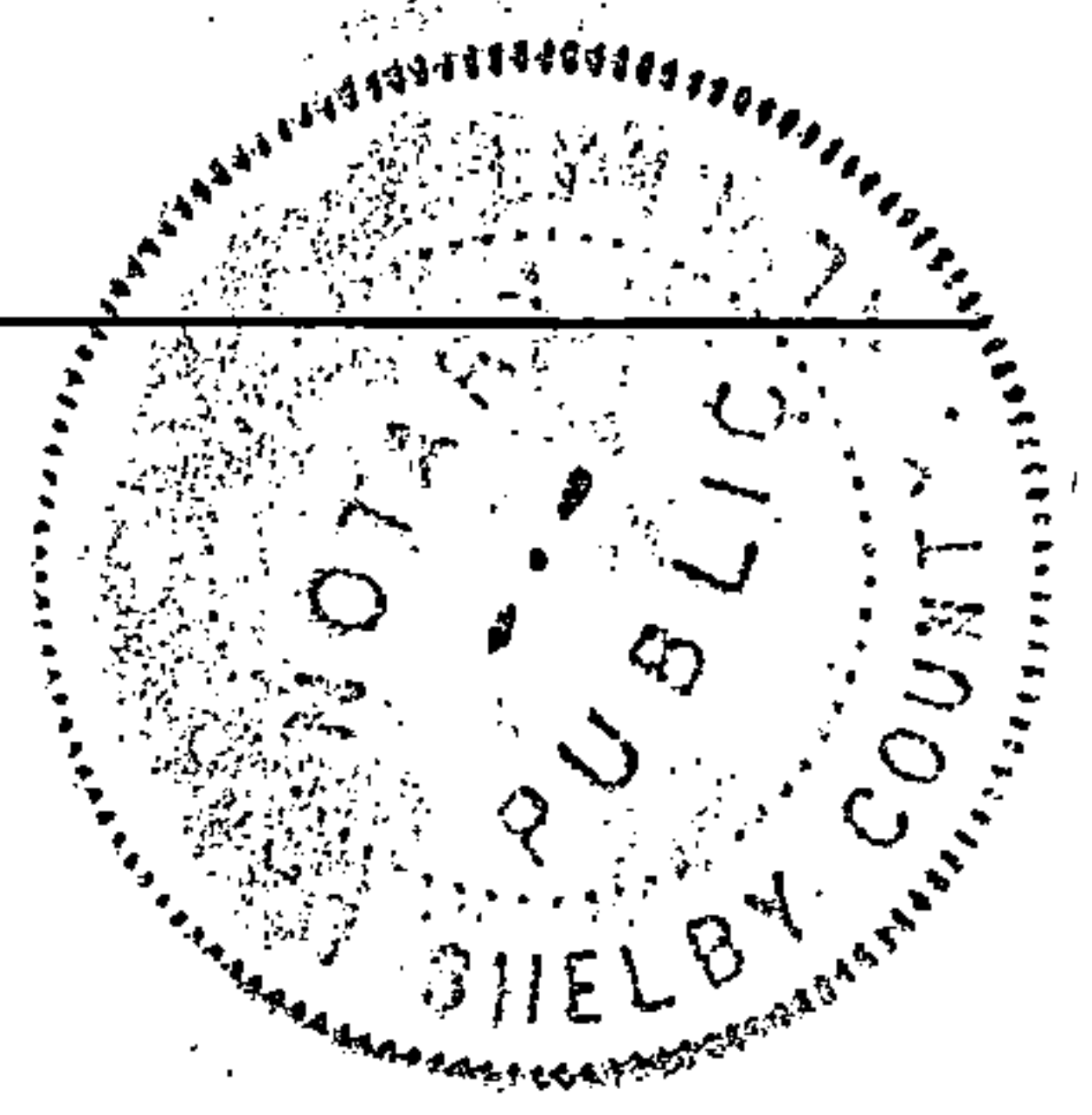
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **KENNETH G. VARLEY**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or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

Given under my hand and official seal this 17th day of December, 2025.
Lana Holcombe-Lynn
Notary Public

My commission expires July 18, 2026

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)



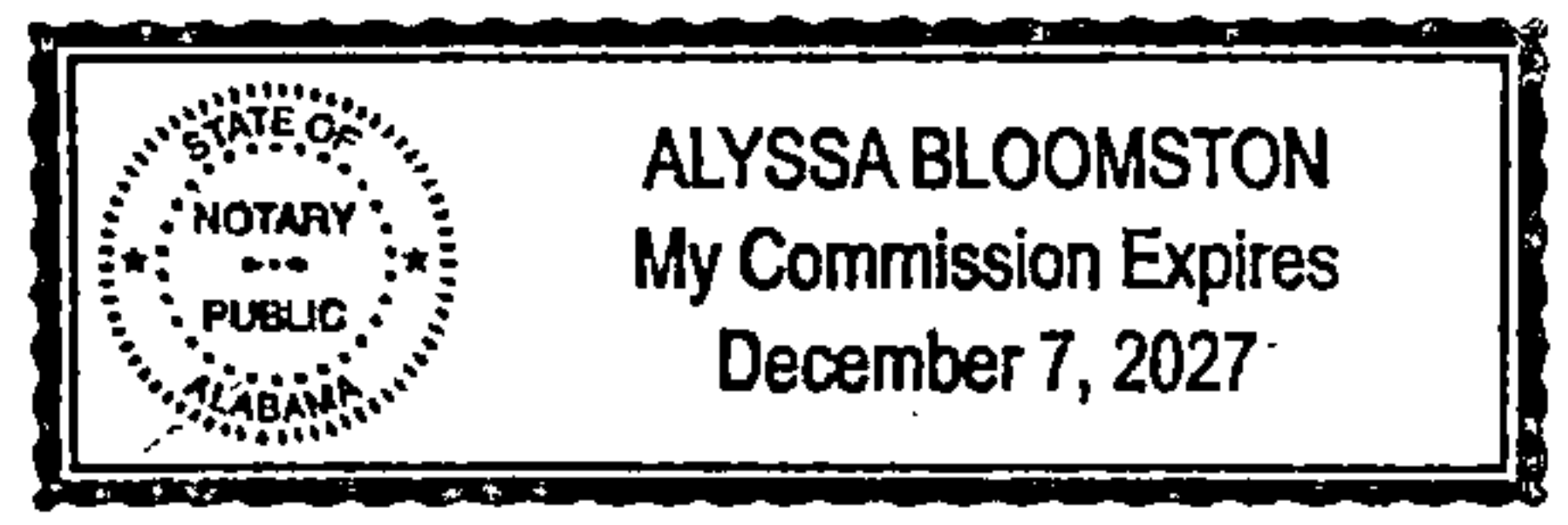
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **RACHEL DURDEN VARLEY**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he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

Given under my hand and official seal this 17th day of December, 2025.
Lana Holcombe-Lynn
Notary Public

My commission expires July 18, 2026

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)



I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **KILEY ELMORE** whose name as **First Vice President of ServisFirst 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 **First Vice President of ServisFirst Bank**, executed the same voluntarily on the day same bears date.

Given under my hand and official seal this 17th day of December, 2025.
Alyssa Bloomston
Notary Public

My commission expires 12/07/27