

**MORTGAGE MODIFICATION AGREEMENT**

\*\*\* Increase mortgage from \$30,000 to \$32,000. \*\*\*

**THIS MORTGAGE MODIFICATION AGREEMENT** is made and entered into on **January 30, 2026** by and between **Megan N Lann, an unmarried woman**, 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 **January 5, 2021** and was recorded in **Instrument # 20210120000030010** on **January 20, 2021** 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 **Thirty-Thousand 00/100 Dollars (\$30,000) to Thirty-Two Thousand and 00/100 Dollars (\$32,000)**. 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 **30<sup>th</sup>** day of **January 2026**.



\_\_\_\_\_  
Megan N Lann

\_\_\_\_\_  
**(MORTGAGOR)**

**CENTRAL STATE BANK**

**BY:**



\_\_\_\_\_  
David Comer

Lending Officer

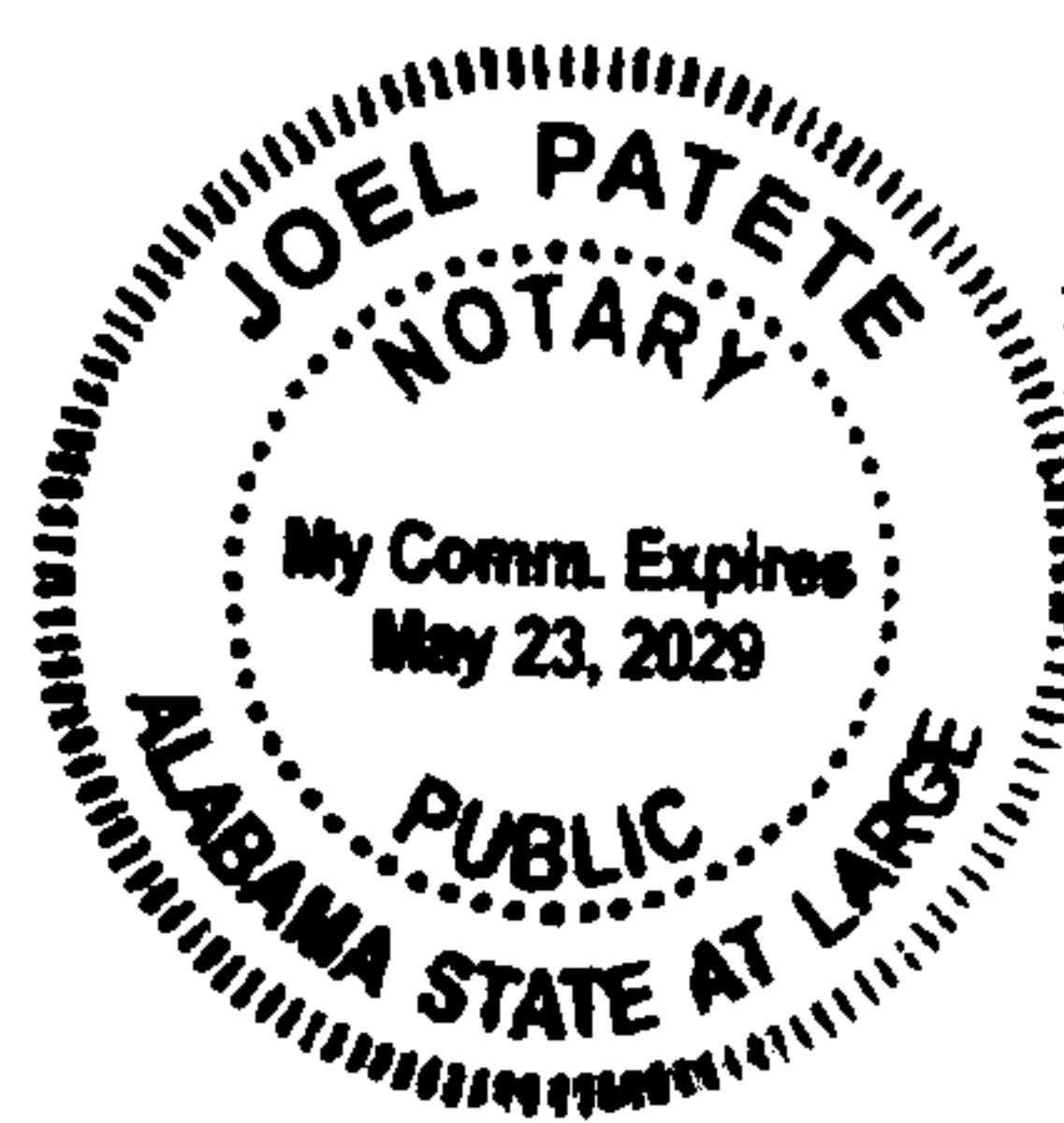
(MORTGAGEE)

STATE OF Alabama

COUNTY OF Shelby

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Megan N Lann, an unmarried woman**, 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 **30th** day of **January 2026**.



*Joel Patete*

Notary Public

My Commission Expires: 05/23/2029

STATE OF Alabama

COUNTY OF Shelby

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **David Comer, 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 **30th** day of **January 2026**.

*Joel Patete*

Notary Public

My Commission Expires: 05/23/2029

This Document Prepared By:  
Joel Patete – Central State Bank  
PO Box 180 Calera AL 35040

Loan Origination Organization: Central State Bank  
NMLS ID: 476528

Loan Originator: David Comer  
NMLS ID: 709949

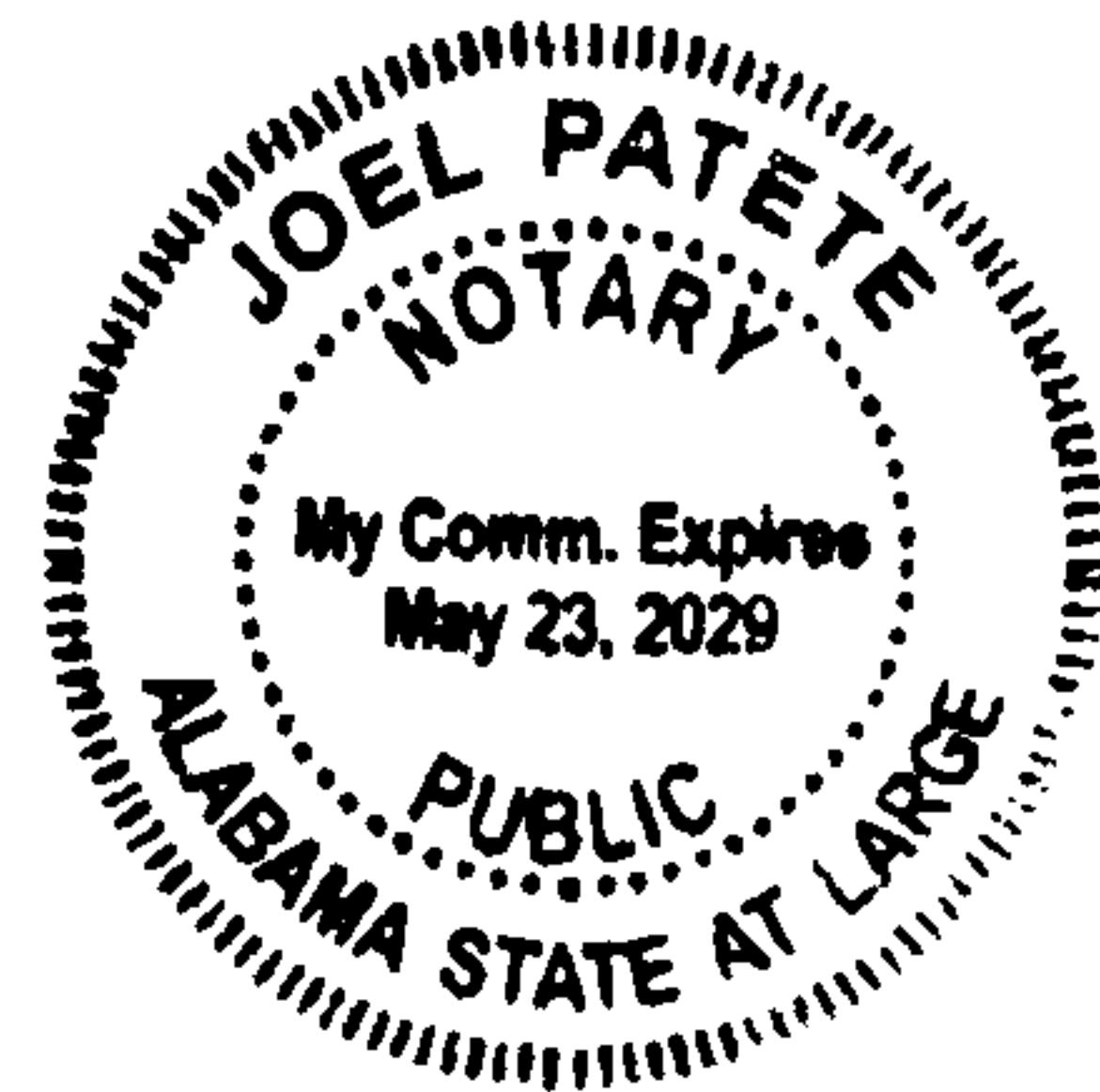


EXHIBIT "A"

LEGAL DESCRIPTION:

Lot 28, according to the Survey of Final Plat of the Villages at Westover Sector I, as recorded in Map Book 39, Page 9 A and B, 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  
02/09/2026 10:16:33 AM  
\$31.00 JOANN  
20260209000036180

*Allie S. Bayl*