

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the **27th** day of **January 2026** by and between **Howard and Dorothy Bailey, husband and wife**(hereinafter referred to as the "Mortgagors") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

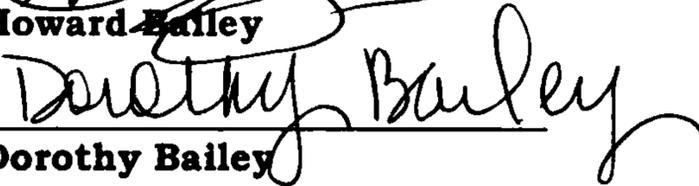
WHEREAS, Mortgagors have entered into an original mortgage and security agreement (referred to herein as "Mortgage Agreement") with Mortgagee on **August 25, 2022** as recorded in **Instrument #20220928000371430** in the Office of the Judge of Probate of **Shelby Co, Alabama**. Both Mortgagors and Mortgagee 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 **Five Hundred Thousand Dollars and xx/100 (\$500,000.00)** To **Nine Hundred Thousand Dollars and XX/100 (\$900,000.00)** 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 ~~16th~~^{27th} of **January 2026**.



Howard Bailey



Dorothy Bailey

(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 **Howard and Dorothy Bailey** 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 **27th** day of **January 2026**


Notary Public

My Commission Expires: 02-28-2028

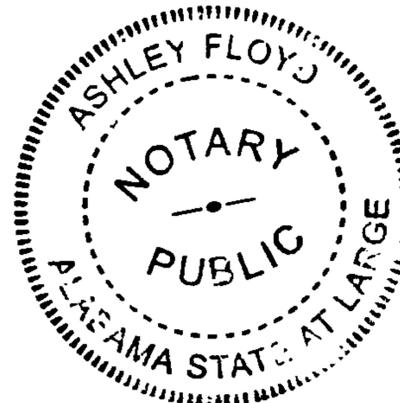


EXHIBIT "A"

Legal Description:

Lot 1, according to the map of Champion Survey, as recorded in Map Book 34, Page 135, 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
02/17/2026 11:57:55 AM
\$628.00 JOANN
20260217000044130**

Allie S. Bayl