

**MORTGAGE MODIFICATION AGREEMENT**

\*\*\* Increase mortgage from \$62,200.00 to \$70,000.00. \*\*\*

**THIS MORTGAGE MODIFICATION AGREEMENT** is made and entered into on **December 23, 2025**, by and between **RICKY PICKETT and CINDY PICKETT, Husband and Wife**, hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Lender").

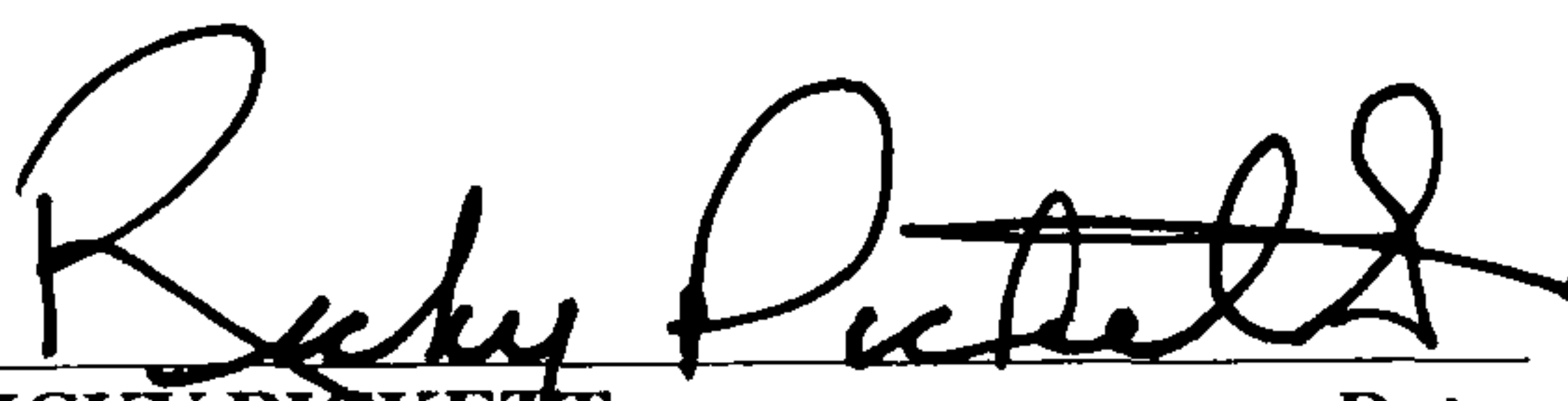
Mortgagor entered into an original mortgage agreement with Lender on **September 11, 2008**, recorded in **Instrument No. 20080916000366750**, and modified on **February 23, 2018** recorded in **Instrument No. 20180319000089680** in the Office of the Judge of Probate of Shelby County, Alabama. Both Mortgagor and Lender desire to amend the terms of the original mortgage and note executed simultaneously therewith.

These things considered, Lender hereby allows Mortgagor to increase the mortgage modification from **Sixty-Two Thousand Two Hundred and No/100 Dollars (\$62,200.00)** to **Seventy Thousand and No/100 Dollars (\$70,000.00)**.

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.

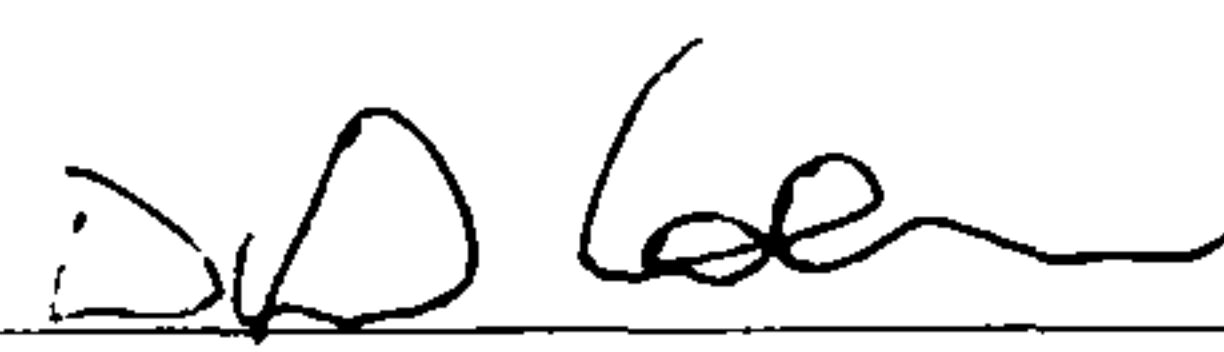
**IN WITNESS WHEREOF**, Mortgagors and Lender have hereunto set their hands and seals on this the **23<sup>rd</sup>** day of **December 2025**.

MORTGAGOR

  
\_\_\_\_\_  
RICKY PICKETT Date 12/23/25

  
\_\_\_\_\_  
CINDY PICKETT Date 12/23/25

LENDER

  
\_\_\_\_\_  
By: David G. Comer Date 12/23/2025  
Its: Chief Lending Officer, SVP

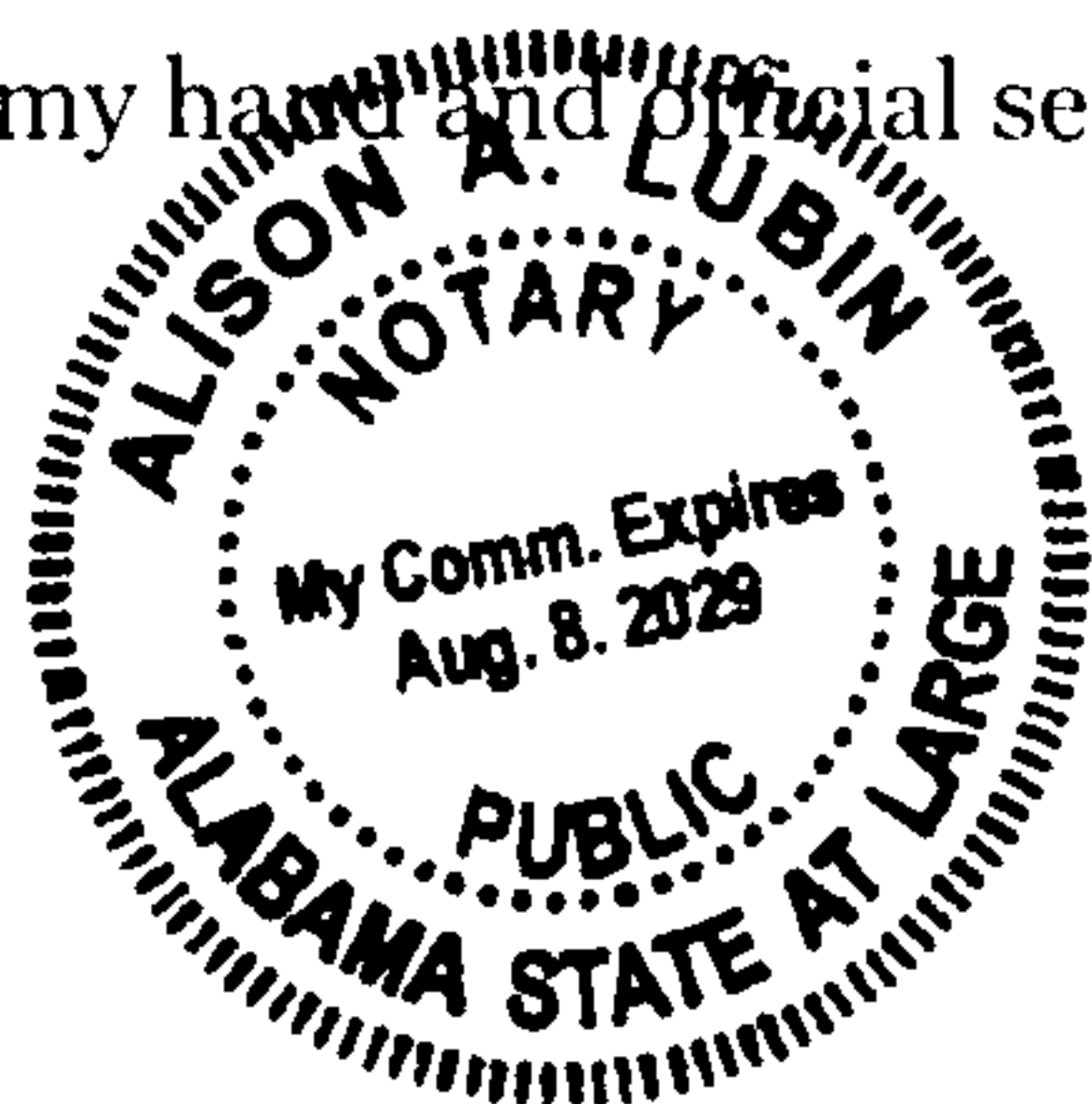
This instrument was prepared by Central State Bank, 11025 Highway 25 Calera, AL 35040

**Acknowledgment**

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **RICKY PICKETT and CINDY PICKETT, Husband and Wife**, 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 **23<sup>rd</sup>** day of **December 2025**.



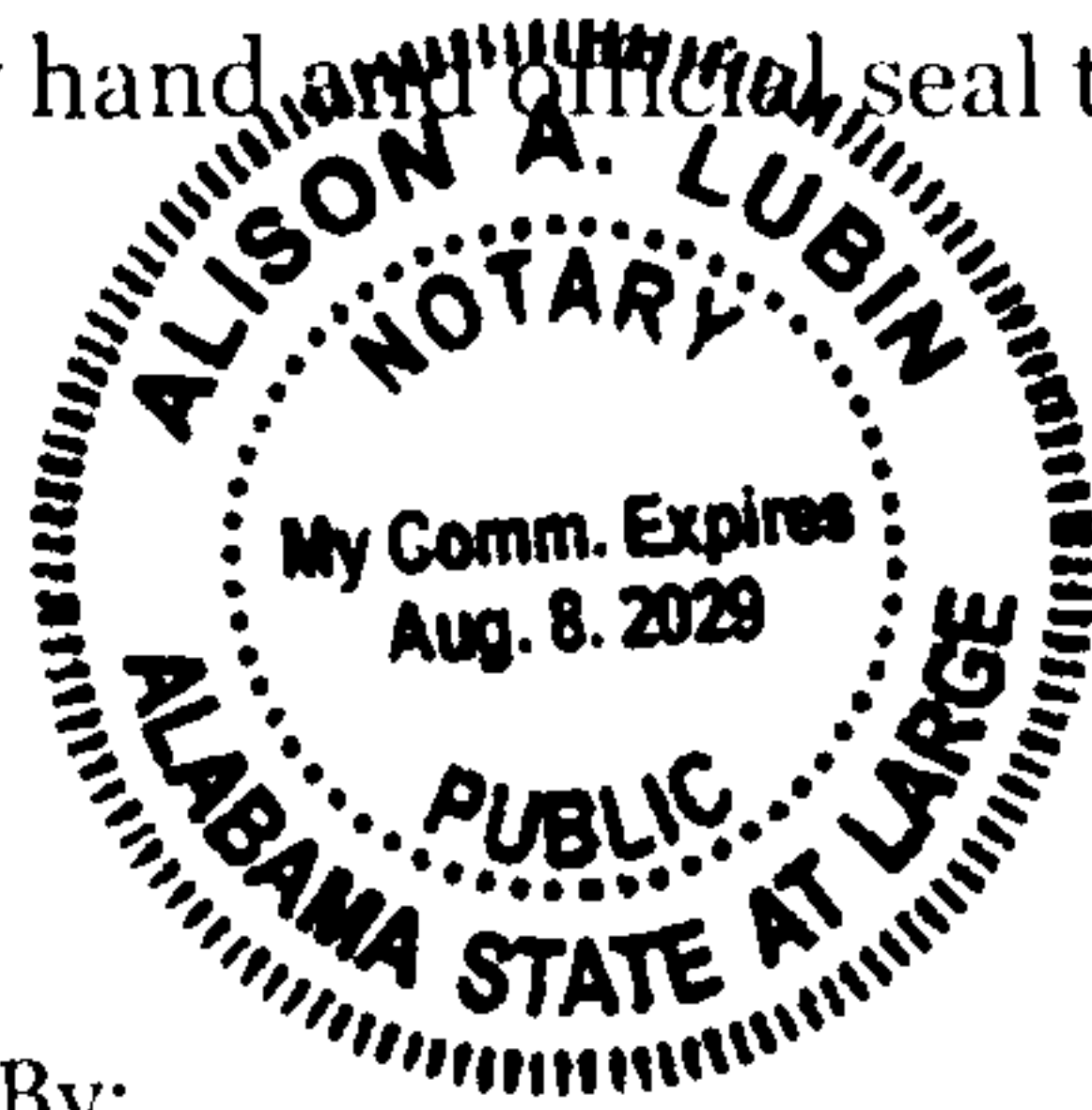
Alison A. Lubin  
Notary Public  
My Commission Expires: AUG 08 2029

**Acknowledgment**

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **David G. Comer**, whose name as **Chief Lending Officer, SVP 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 **23<sup>rd</sup>** day of **December 2025**.



Alison A. Lubin  
Notary Public  
My Commission Expires: AUG 08 2029

This Document Prepared By:

Alison A. Lubin  
Central State Bank  
PO Box 180 Calera AL 35040

Loan Origination Organization:

Central State Bank  
NMLS ID: 476528

Loan Originator:

David G. Comer  
NMLS ID: 709949

Lot 100, according to a Resurvey of Lots 1 through 64, 89 through 104 and A through C of Applegate Manor, as recorded in Map Book 10, Page 25, in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.



**Filed and Recorded**  
**Official Public Records**  
**Judge of Probate, Shelby County Alabama, County**  
**Clerk**  
**Shelby County, AL**  
**03/20/2026 03:29:04 PM**  
**\$40.70 JOANN**  
**20260320000081590**

*Allie S. Bayl*