

STATE OF ALABAMA  
COUNTY OF JEFFERSON

**MORTGAGE AND CREDIT AGREEMENT  
MODIFICATION AGREEMENT**

Whereas, Allen B. Creel and Deborah A. Creel, husband and wife ("Borrowers") and the Social Security Credit Union ("Credit Union") are the parties to that certain Real Estate Note ("Credit Agreement") and Mortgage ("Mortgage") between the parties, dated December 23, 2022, in the Maximum Principal Amount of \$260,000.00 and secured by a mortgage recorded on January 5, 2023 in the Judge of Probate's Office for Jefferson County, Alabama at Instrument # 20230105000003830 on the following described property:

**A PARCEL OF LAND SITUATED IN THE SW 1/4 OF THE NW 1/4 OF SECTION 24, TOWNSHIP 19 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:**

**COMMENCE AT THE SE CORNER OF ABOVE SAID 1/4-1/4; THENCE N90°00'00"W, A DISTANCE OF 124.67' TO A POINT ON THE WESTERLY R.O.W. LINE OF GIRL SCOUT ROAD, 60' R.O.W.; THENCE N33°09'00"W AND ALONG SAID R.O.W. LINE, A DISTANCE OF 259.74'; THENCE N26°15'55"W AND ALONG SAID R.O.W. LINE, A DISTANCE OF 88.02'; THENCE S76°19'36"W AND LEAVING SAID R.O.W. LINE, A DISTANCE OF 435.03'; THENCE N42°59'13"W, A DISTANCE OF 171.47'; THENCE N14°27'31"W, A DISTANCE OF 102.95' TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG THE LAST DESCRIBED COURSE, A DISTANCE OF 77.10'; THENCE N04°37'16"E, A DISTANCE OF 194.52'; THENCE N77°31'44"E, A DISTANCE OF 476.80' TO A POINT ON THE WESTERLY R.O.W. LINE OF ABOVE SAID GIRL SCOUT ROAD; THENCE S15°28'45"E AND ALONG SAID R.O.W. LINE, A DISTANCE OF 242.82'; THENCE S75°22'16"W AND LEAVING SAID R.O.W. LINE, A DISTANCE OF 544.43' TO THE POINT OF BEGINNING.**

And whereas, the parties are desirous of amending the legal description of the Credit Agreement and Mortgage;

Now, therefore, for the mutual benefits to be derived thereby and other good and valuable consideration, the sufficiency of which is hereby acknowledged by each party, the undersigned borrower(s) and the Credit Union do hereby agree to amend the Credit Agreement and Mortgage to change the legal description to read as follows:

Lot 2, according to the survey of Creel Hill recorded in Map Book 62, Page 35 in Shelby County, Alabama.

All other terms and conditions of said Credit Agreement and Mortgage shall remain in full force and effect.

In witness whereof, the undersigned have placed their hands and seals on this 25 day of March, 2026

Allen B. Creel  
Allen B. Creel

Deborah A. Creel  
Deborah A. Creel

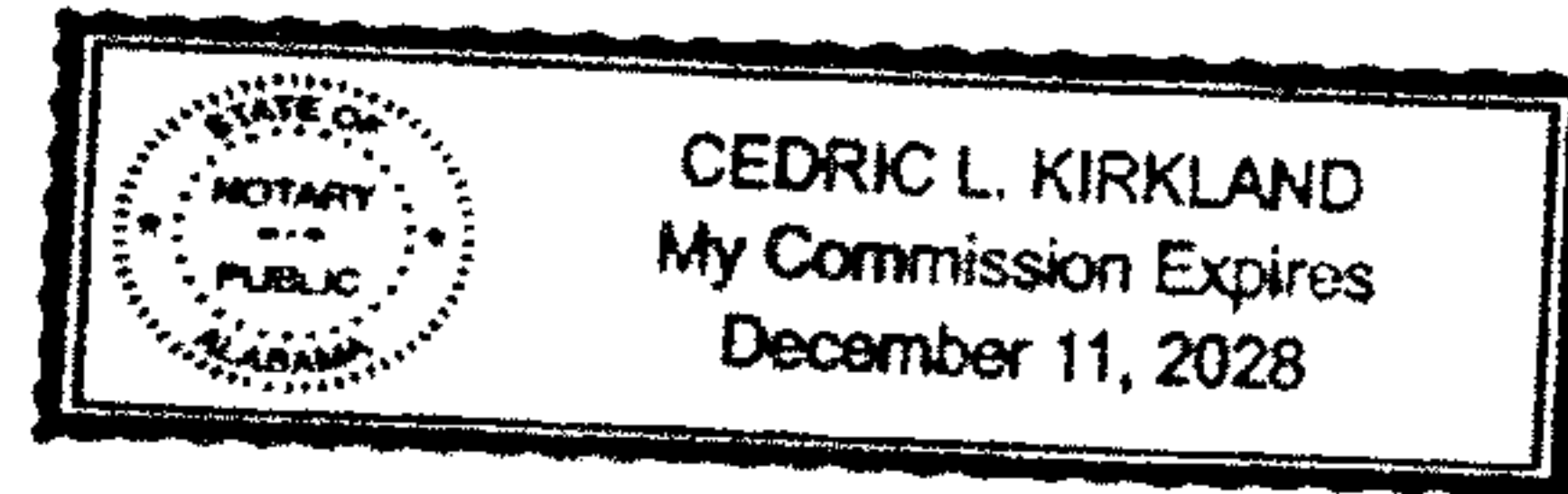
SOCIAL SECURITY CREDIT UNION

By: Angelic Pritchett  
Its: Cedric L. Kirkland

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify the Allen B. Creel and Deborah A. Creel, whose names are signed to the foregoing, and who are known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they executed the same voluntarily on the date the same bears date.  
Given under my hand and official seal this 25<sup>th</sup> day of March, 2026.

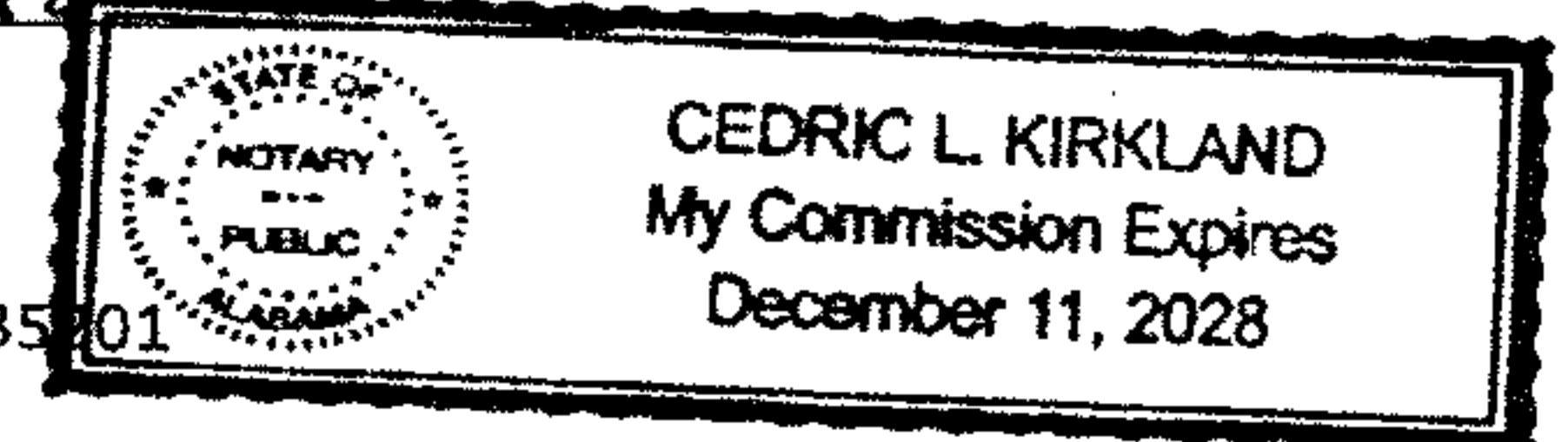
Cedric L. Kirkland  
Notary Public  
My commission expires:



STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that Angelic Pritchett, the duly authorized representative of Social Security Credit Union, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said company.  
Given under my hand and official seal this 25 day of MARCH, 2026.

Cedric L. Kirkland  
Notary Public  
My commission expires:



THIS INSTRUMENT PREPARED BY: Edward Reisinger, PO Box 653, Birmingham, AL 35201



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
03/30/2026 08:05:11 AM  
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Allie S. Bayl