

This instrument prepared by:
Ray D. Gibbons, Esq.
Gibbons Graham LLC
100 Corporate Parkway
Suite 125
Birmingham, Alabama 35242

After recording return to:
Members Title, LLC
3009 Firefighter Lane
Birmingham, AL 35209

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AMENDMENT TO MORTGAGE AND SECURITY AGREEMENT

THIS AMENDMENT TO MORTGAGE AND SECURITY AGREEMENT (this "Amendment") is made and entered into as of February 25, 2019, by and between **RISE TIDE HOMES, LLC**, an Alabama limited liability company, whose address is 830 Linwood Road, Birmingham, Alabama 35222, Attention: Ryan C. Medo (the "Borrower"), and **SERVISFIRST BANK**, an Alabama banking corporation, whose address is 850 Shades Creek Parkway, Birmingham, Alabama 35209, Attention: Ron O. Morrison (the "Bank"). Capitalized terms used herein and not defined shall have the meanings ascribed thereto in that certain Credit Agreement dated as of September 5, 2014 between Borrower and Bank (as amended from time to time, the "Credit Agreement").

WHEREAS, Borrower executed and delivered in favor of Bank that certain Mortgage and Security Agreement, dated as of September 5, 2014, and recorded in the office of the Judge of Probate of Jefferson County, Alabama as Book LR201463 Page 865 (as amended from time to time, the "Mortgage"); and

WHEREAS, Borrower and Bank desire to amend the Mortgage in order to (i) add certain real property as part of the Mortgaged Property under and as defined in the Mortgage, and (ii) decrease the amount secured by the Mortgage from \$2,933,300.00 to \$240,000.00 all as hereinafter provided.

NOTE TO RECORDING OFFICE: Mortgage tax was paid on the amount of \$104,000.00 upon recording of the Mortgage in Jefferson County, Alabama and \$136,000.00 in Shelby County. The amount of indebtedness secured by the Mortgage is decreasing by \$32,000.00 pursuant to this Amendment, and mortgage tax on such decrease is being paid in Shelby County, Alabama concurrently with the recording of this amendment.

NOW, THEREFORE, in consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, Borrower and Bank hereby agree that the Mortgage is amended as follows:

1. The Mortgage is hereby amended by adding the real estate described on the attached Exhibit A as part of the Land and the Mortgaged Property (both as defined in the Mortgage).

2. The Mortgage is hereby amended by **decreasing** the amount secured thereby from \$2,933,300.00 to \$240,000.00.

3. To secure the Obligations, Borrower does hereby convey, mortgage and warrant, grant, bargain, sell, assign, transfer, pledge and set over, re-convey, re-mortgage and re-warrant, re-grant, re-bargain, re-sell, re-assign, re-transfer, re-pledge and re-set over to Bank, its successors and assigns, a Lien and security interest on, upon and in Borrower's Interest in the Mortgaged Property, including, but not limited to, the Land described on the attached Exhibit A.

4. Except as hereinafter expressly amended, the terms of the Mortgage are hereby ratified and affirmed.

5. In the event of any conflict between the provisions of the Mortgage, as hereby amended, and the provisions of the Credit Agreement, the provisions most favorable to Bank shall control.

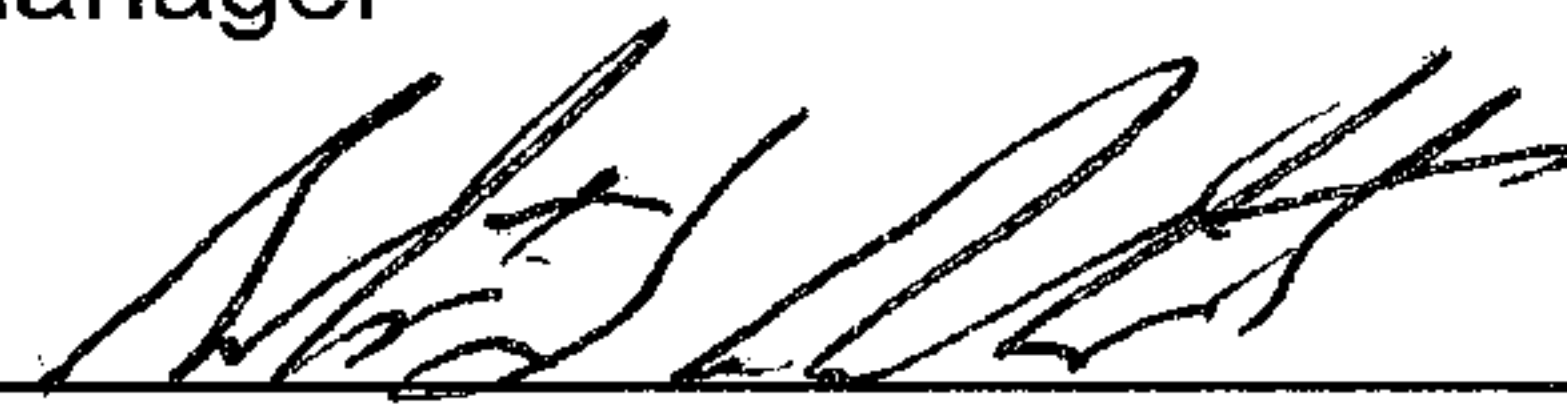
* * * * *

IN WITNESS WHEREOF, the parties have executed this Amendment as of the date first above written.

BORROWER:

RISING TIDE HOMES, LLC,
an Alabama limited liability company

By: RTO I, LLC,
an Alabama limited liability company,
its Manager

By: 
Robert F. Ashurst, its Manager

BANK:

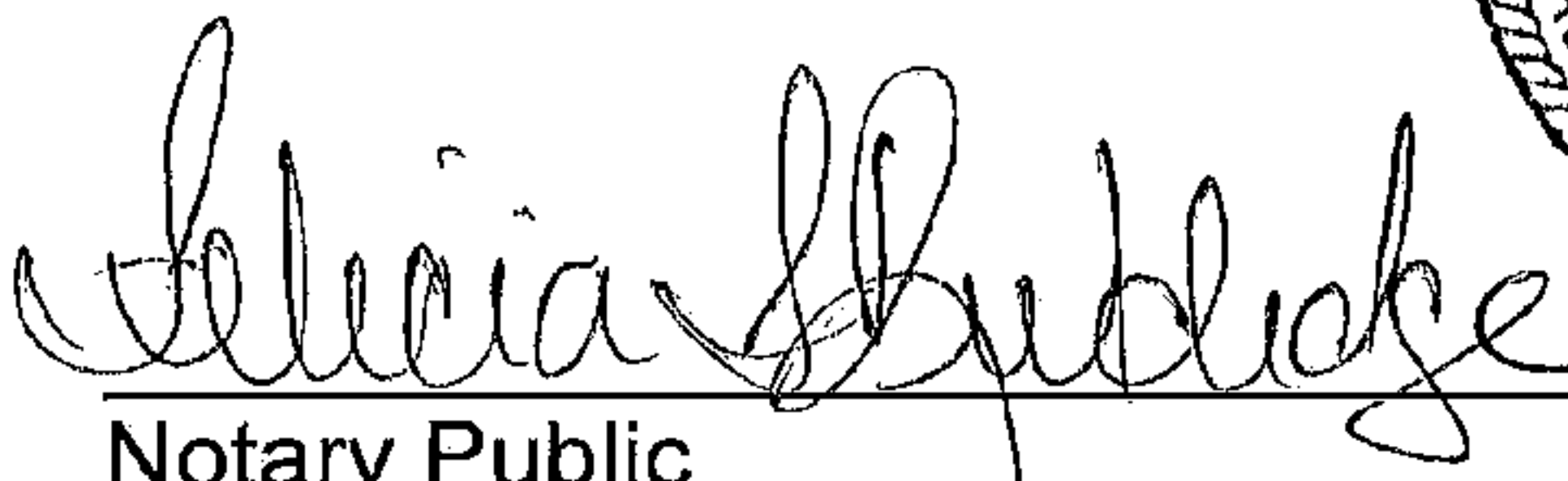
SERVISFIRST BANK,
an Alabama banking corporation

By: 
Its: 

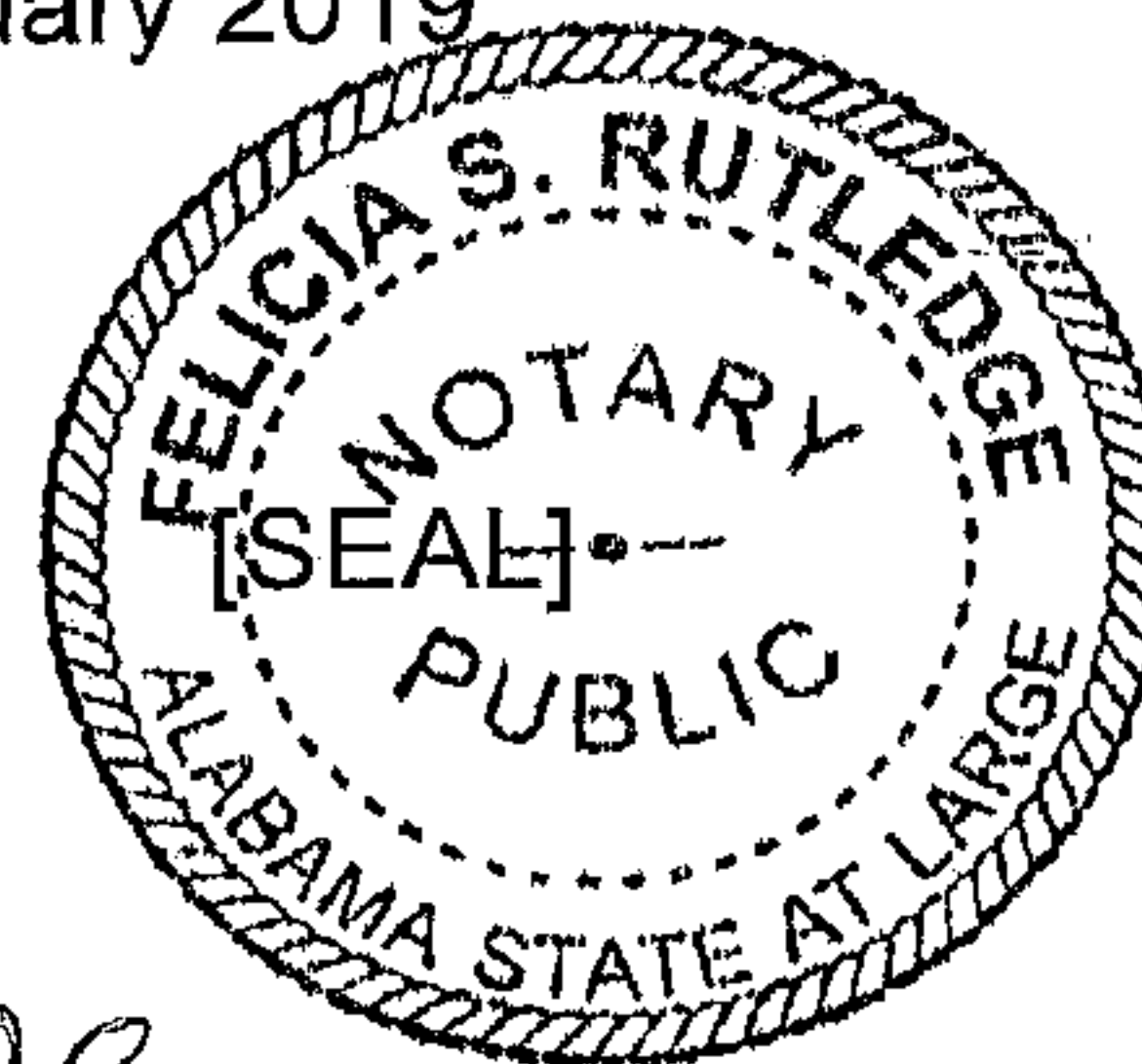
STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Robert F. Ashurst, whose name as Manager of RTO I, LLC, an Alabama limited liability company, in its capacity as the Manager of Rising Tide Homes, LLC, an Alabama limited liability company, is signed to the foregoing instrument, and who is known to me, acknowledged before me that, being informed of the contents of such instrument, he, as such Manager and with full authority, executed the same voluntarily for and as the act of such limited liability company in its capacity as aforesaid.

Given under my hand and official seal, this the 25th day of February 2019


Notary Public

My Commission Expires: 07/07/2019



STATE OF ALABAMA

COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Ron Morrison, whose name as Senior Vice President of ServisFirst Bank, an Alabama banking corporation, 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 instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said Alabama banking corporation.

Given under my hand and official seal, this the 25 day of February, 2019.

[SEAL]

Janet C. Ratliff
Notary Public
My Commission Expires February 28, 2023

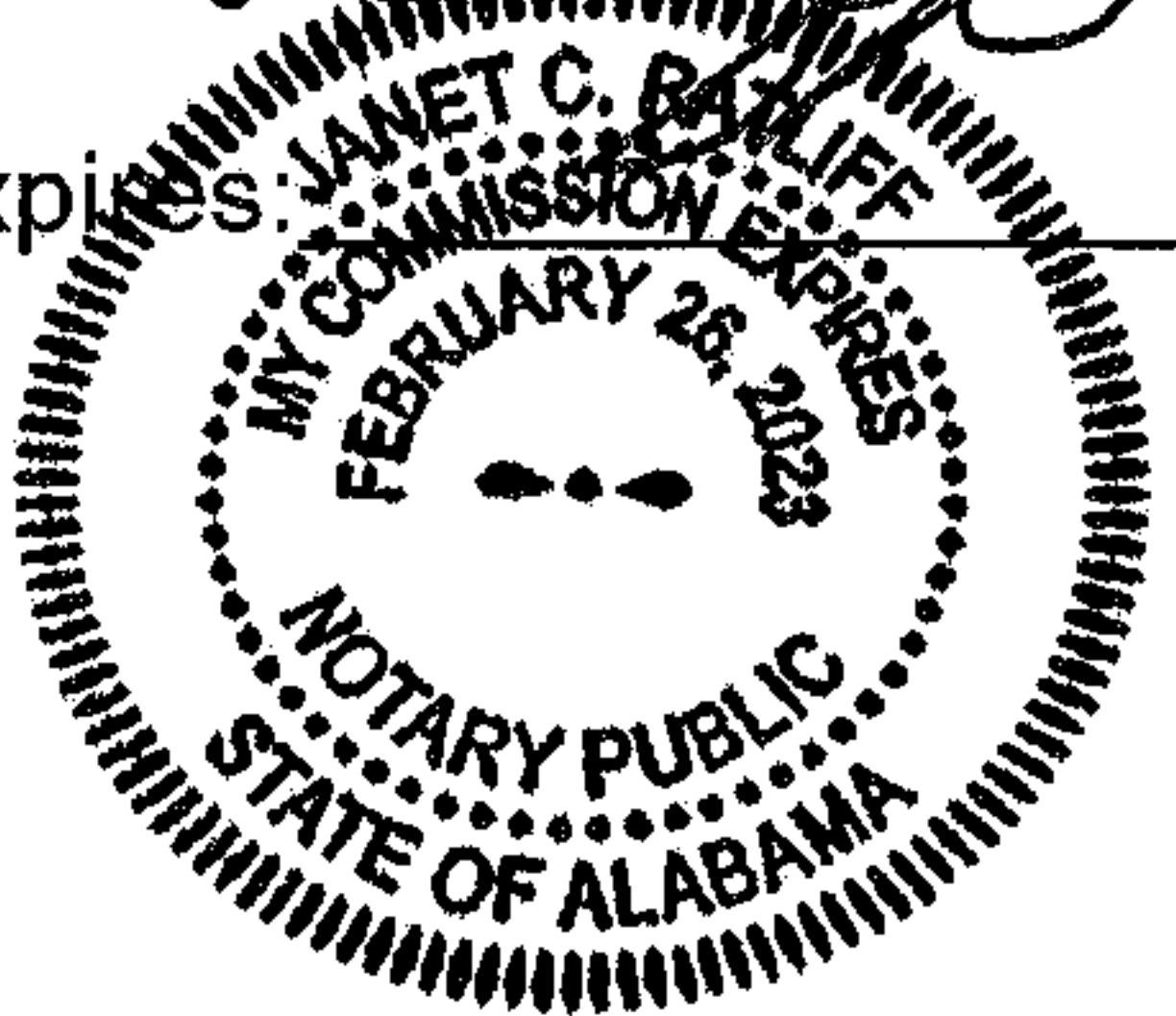


EXHIBIT A

Parcel 1: 100 14th St SW, Alabaster, AL 35007

Parcel ID: 13-8-34-4-002-009.000

Commence at the Southwest corner of the Southeast 1/4 of the Southeast 114, Section 34, Township 20 South, Range 3 West, and run along said 1/4-1/4 line North 88 degrees 47 minutes East 315 feet; thence North 2 degrees West 449.5 feet; thence South 88 degrees 47 minutes West 15 feet; thence North 2 degrees West 407 feet to the point of beginning of the lot herein described; thence continue along the same said course, in the same said course, in the same direction, a distance of 137 feet to the South right of way line of the Alabaster and Helena Road; thence run in a Westerly direction along the South boundary of said right of way line of the Alabaster and Helena Road a distance of 117 feet; thence run in a Southerly direction parallel with the East boundary of the lot herein described a distance of 137 feet to a point; thence run in an Easterly direction to the point of beginning; being situated in Shelby County, Alabama.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
02/28/2019 08:29:49 AM
\$75.00 CHERRY
20190228000062620

Allen S. Bayl