

STATE OF ALABAMA )  
:  
SHELBY COUNTY )

**MORTGAGE MODIFICATION AGREEMENT**

THIS MORTGAGE MODIFICATION AGREEMENT (this "Agreement") is made and effective as of the 28<sup>th</sup> day of February, 2020 by and between the following parties:

RAM-HELENA DEVELOPMENT PARTNERS, LLC, an Alabama limited liability company, whose address is 2200 Magnolia Avenue South, Suite 100, Birmingham, Alabama 35205 (the "Borrower" and "Mortgagor") and SOUTHPOINT BANK, an Alabama state banking corporation, whose address is 3501 Grandview Parkway, Birmingham, Alabama 35243 (the "Lender" and "Mortgagee").

**RECITALS:**

A. Lender is secured by a Mortgage in the original amount of \$2,440,000.00 dated November 8, 2019 and recorded on November 20, 2019 at Instrument No. 20191120000433090 in the Office of the Judge of Probate of Shelby County, Alabama (the "Mortgage").

B. Mortgagor has requested and Lender has agreed to increase the amount of the indebtedness of the Promissory Note which the Mortgage secures from \$2,440,000.00 to \$3,660,000.00.

**AGREEMENT**

NOW, THEREFORE, in consideration Ten and No/100 Dollars (\$10.00), the foregoing Recitals and other good and valuable consideration, the receipt, adequacy and sufficiency whereof are hereby acknowledged, the parties hereto agree as follows:


1. The indebtedness of the Promissory Note described in the Mortgage has been increased from \$2,440,000.00 to \$3,660,000.00.
2. Except as herein modified, the Mortgage, shall remain in full force and effect, and the Mortgage as so modified herein, is hereby ratified and affirmed in all matters and respects.

3. This Agreement will inure to the benefit of the parties hereto, their respective heirs, personal representatives and assigns. This Agreement shall be governed in accordance with the laws of the State of Alabama.

IN WITNESS WHEREOF, the parties hereto have hereunto set their hands and seals on the day and year first above written.

**RAM-HELENA DEVELOPMENT PARTNERS, LLC,**  
an Alabama limited liability company

By: Retail Specialists, LLC,  
an Alabama limited liability company  
Its: Manager

By:   
Robert R. Jolly, Jr.  
CEO

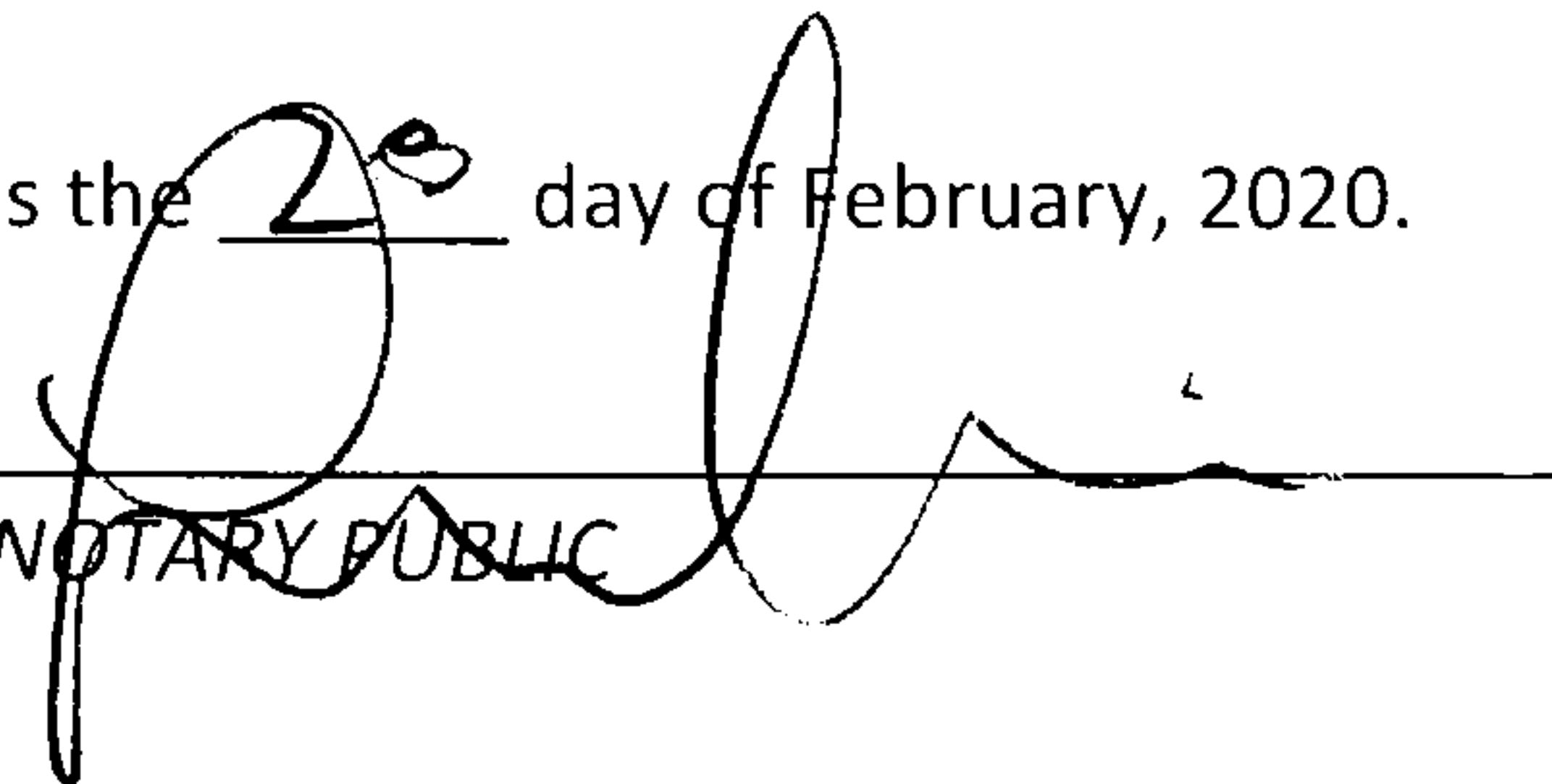
**MORTGAGOR**

STATE OF ALABAMA )  
 )  
JEFFERSON COUNTY )

**ACKNOWLEDGMENT**

I, the undersigned, a notary public in and for said county in said state, hereby certify that Robert R. Jolly, Jr., whose name as CEO of Retail Specialists, LLC, as Manager of RAM-HELENA DEVELOPMENT PARTNERS, LLC, an Alabama limited liability company, is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day that, being informed of the contents of the Agreement, he, as such CEO and with full authority, executed the same voluntarily for and on behalf of said limited liability company in its capacity as such Manager of said limited liability company.

Given under my hand and official seal this the 2<sup>nd</sup> day of February, 2020.

  
NOTARY PUBLIC

LAURA ADRIENNE MARINOS  
Notary Public, Alabama State At Large  
My Commission Expires May 1, 2021

**SOUTHPOINT BANK,**  
an Alabama state banking corporation

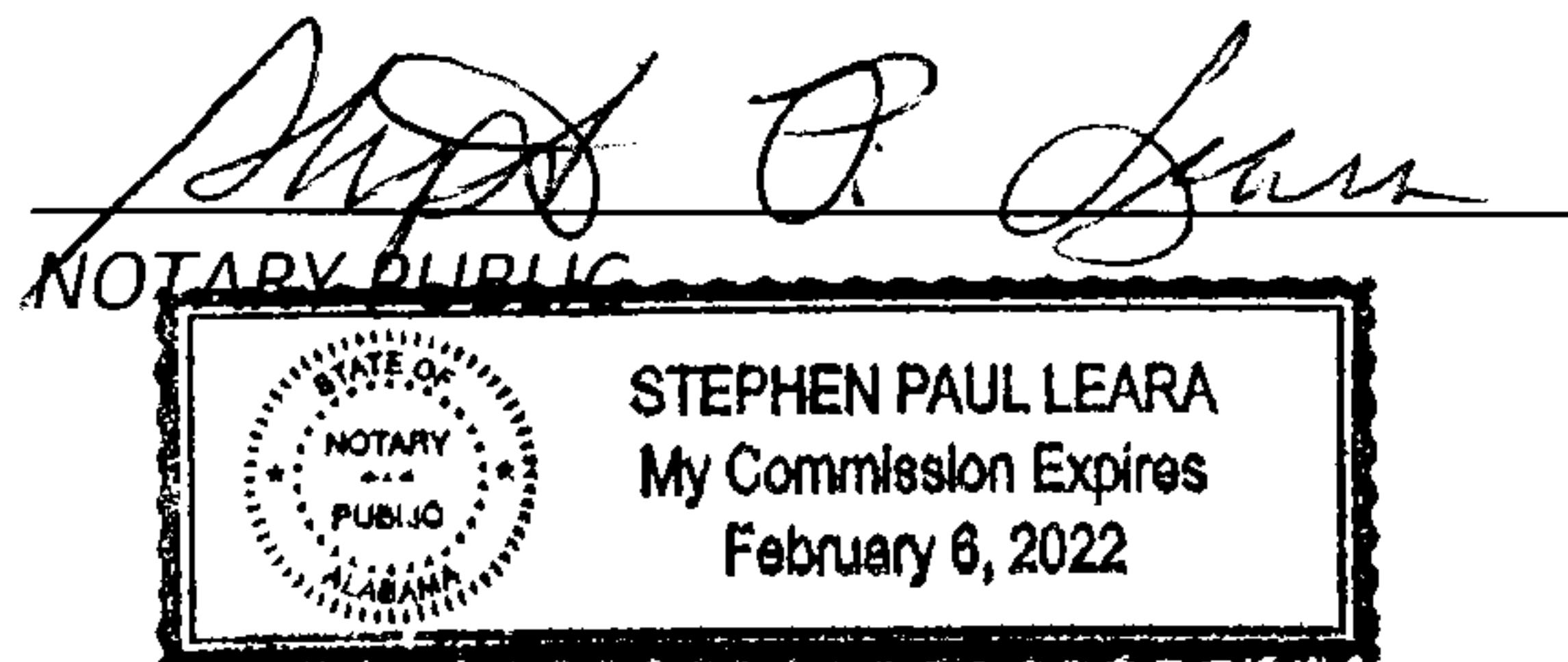
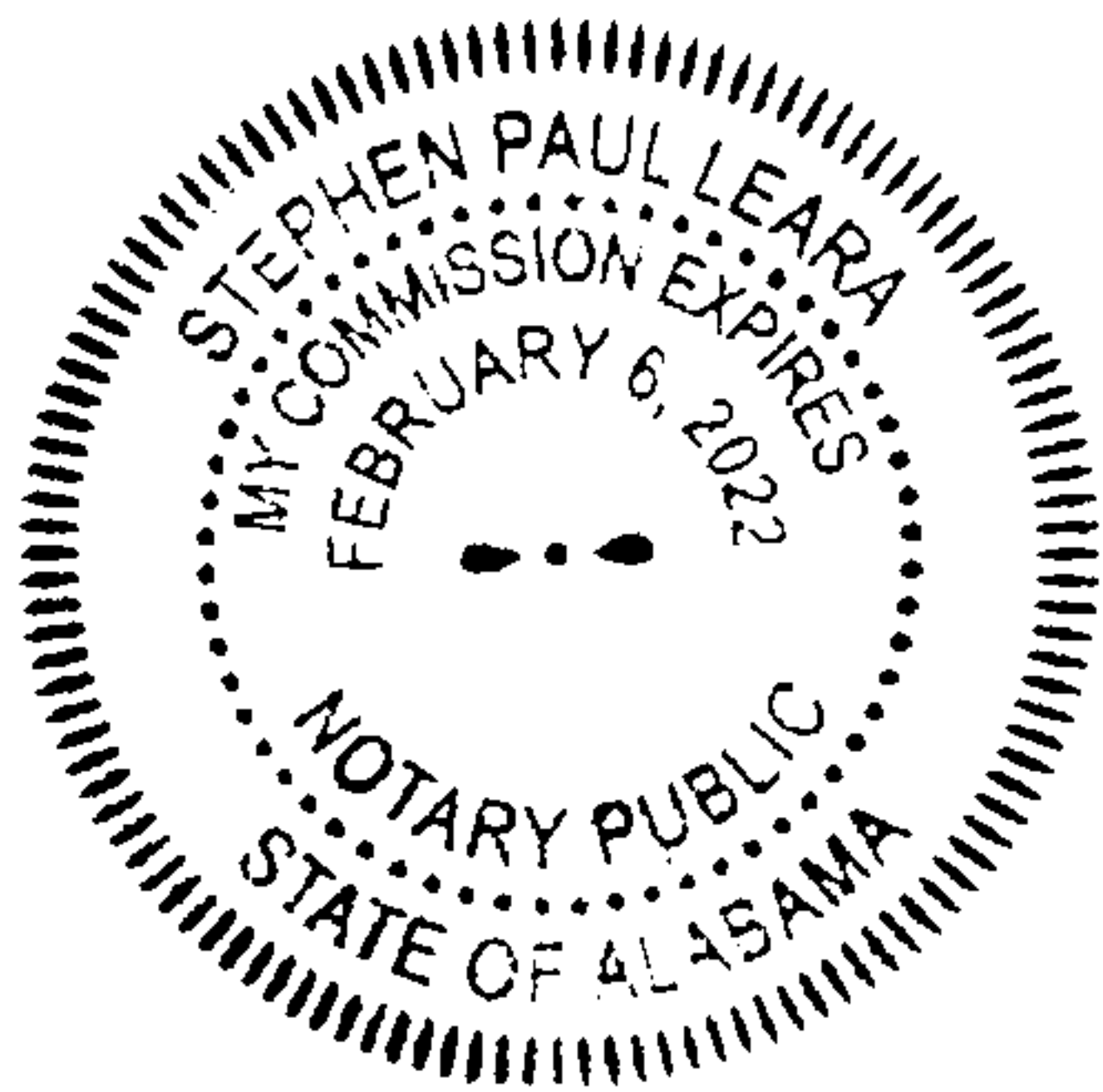
By: *RB*  
Name: Rob Richardson  
Its: EVP  
**LENDER**

STATE OF ALABAMA )  
 )  
JEFFERSON COUNTY )

**ACKNOWLEDGMENT**

I, the undersigned, a notary public in and for said county in said state, hereby certify that ROB RICHARDSON, whose name as EVP of SOUTHPOINT BANK, an Alabama state banking corporation, is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day that, being informed of the contents of the Agreement, he, as such officer and with full authority, executed the same voluntarily as and for the act of said corporation.

Given under my hand and official seal this the 28<sup>th</sup> day of February, 2020.



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
04/06/2020 10:42:03 AM  
\$1858.00 MISTI  
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*Allen S. Bayl*