

ATTORNMEN T AND NON-DISTURBANCE AGREEMENT AND ESTOPPEL

THIS ATTORNMEN T AND NON-DISTURBANCE AGREEMENT AND ESTOPPEL (this "Agreement"), made and entered into as of this 13th day of December, 2020, by and among **Timothy Franklin Donovan and Angela Elaine Sparks Donovan, husband and wife** (successors in interest and assignees of James F. Donovan and Dorothy H. Donovan), whose address is 5321 Chandler Mountain Road, Steele, Alabama 35987 (hereinafter jointly, severally and collectively, referred to as "Lessor"), the lessor under that certain lease (the "Lease") dated May 10, 1996 with **ELI'S HAMBURGER HEAVEN, INC.** (as assignee of ELI'S, INC.), whose address is 5303 Highway 280 S., Birmingham, AL 35242 ("Lessee"), certifies, covenants and agrees with and to **MILLENNIAL BANK** ("Lender"), whose address is 7924 Parkway Drive, Leeds, AL 35094.

RECITALS:

A. Lessor is the fee simple owner of the property described on Exhibit "A" attached hereto and incorporated herein by reference (the "Leased Property"), and Lessor is the lessor of the Leased Property under the lease.

B. To Lessor's knowledge, the Lessee is the current lessee under the Lease.

C. The Lease as evidenced by the Memorandum of Lease (a true and correct copy of which is attached hereto) has not been canceled, modified, assigned, extended or amended.

D. As of this date, the Lease is in full force and effect; there are no uncured defaults under the Lease; Lessor has no claims against the Lessee under the Lease except as set forth in the Lease; To Lessor's knowledge, Lessee has no offsets against the rent or other charges payable by Lessee under the Lease; and as of the date hereof, Lessee has either satisfied all of its obligations to the Lessor under the Lease or the same have been waived by Lessor.

E. Lessor has received no actual notice of any sale, transfer or assignment, hypothecation or pledge of Lessee's right, title or interest in, to or under the Lease, except to Lender.

F. Lessor has not sold, transferred, assigned, hypothecated or pledged the leased premises or its right, title or interest in, to or under the Lease.

G. Lessor acknowledges that Lessor has been notified that Lessee intends to mortgage its right, title and interest in, to and under the Lease to Lender as collateral for a loan (the "Loan") with Lender. Lessor hereby agrees that the making of the Loan and the encumbering of Lessee's interest in the Lease do not constitute a default under the Lease.

AGREEMENT

H. Lessor agrees that it will deliver to Lender, at the address set forth below, a duplicate copy of any and all written notices which Lessor may, from time to time, give or serve

upon Lessee under the terms of the Lease, as and when Lessor gives or serves such notices upon Lessee:

MILLENNIAL BANK
7924 Parkway Drive
Leeds, AL 35094

Failure to deliver a copy of such notice to Lender shall in no way effect the validity of the notice as it respects Lessee, but shall make the same invalid as it respects the interest of the Lender.

I. Lessor further agrees that Lender shall have (a) thirty (30) days following receipt of written notice from Lessor as to the non-payment or any monetary sum due under the Lease within which to cure such monetary default, and (b) the same period of time as Lessee after Lender has received written notice from Lessor of any non-monetary default by Lessee within which to cure such non-monetary default or if such default(s) cannot be cured within such time, then such additional time, not to exceed ninety (90) days, as may be reasonably necessary to cure such default(s) (including, but not limited to, commencement of foreclosure proceedings, if necessary to effect such cure). Upon Lender curing such default in accordance with the foregoing, any notice of Lessor advising of any such event of default or any action of Lessor to terminate this Lease or to interfere with the occupancy, use or enjoyment of the Leased Property by reason thereof shall be deemed rescinded and this Lease shall be reinstated and shall continue in full force and effect.

J. Notwithstanding anything to the contrary contained in the Lease or in this agreement, in addition and not in limitation of the foregoing. (a) Lessor and Lessee each agree not to (i) amend or modify the Lease in any respect without the prior written consent of Lender and/or (ii) terminate the Lease without Lender's prior written consent, and (b) Lessor and Lessee acknowledge and agree that the Lease shall not be amended, modified and/or terminated if either Lessor or Lessee attempts to amend, modify and/or terminate the Lease without first obtaining Lender's prior written consent.

K. Lessor agrees to accept performance of Lessee's obligations under the Lease by Lender as if it were performance by Lessee. Notwithstanding the foregoing, Lessor acknowledges that while Lender shall have the right to tender performance of Lessee's obligations under the Lease, Lender shall not have the obligations to do so.

L. If Lender or its successors or assigns succeeds to Lessee's interest in the Lease, the Lease shall not be terminated by such action and Lessor agrees to accept performance of Lessee's obligations under the Lease by Lender or its successors or assigns, and the Lease shall continue in full force and effect as a lease between Lessor and Lender or its successors and assigns. Lender shall not be responsible for obligations under the Lease unless and until Lender succeeds to Lessee's interest in the Lease. Lender shall remain responsible for Lessee's obligations under the Lease only so long as Lender is the owner, and Lender will not be liable under the Lease following the sublease or assignment to a third party or its other disposition of Lessee's leasehold estate upon reasonable approval by Lessor of such third party's financial capacity, which approval shall not be unreasonably withheld or delayed.



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M. Without the prior consent of Lender, i) the Lease shall not be surrendered or canceled (other than as a result of a default of Lessee after notice to and opportunity to cure of Lessee and Lender, respectively prior to the expiration of the term of the Lease, ii) Lessee shall not have the right to exercise any option to terminate the Lease, and iii) any agreement purporting to surrender, cancel, terminate, modify, or amend the Lease or any attempted exercise of such option, without the consent of the Lender, shall be ineffective, null and void.

N. If the Lease terminates before its term expires, including the rejection of the Lease in a bankruptcy proceeding involving Lessee, except by eminent domain, Lessor shall serve upon Lender written notice of that fact, together with a statement of all sums which would at that time be due under the Lease but for the termination, and of all other defaults under the Lease then actually know to Lessor. The Lender may then obtain a new lease and a bill of sale for all personal property and fixtures in the building previously owned by Lessee and then owned by Lessor arising out of such termination, all in accordance with and upon the following terms and conditions. Upon the written request of Lender within thirty (30) days after service of notice that the Lease has been terminated, Lessor shall enter into a new lease of the Leased Property with Lender, or its designee (which designee does require the approval of Lessor, which approval shall not be unreasonably withheld, delayed or conditioned; provided, however, said designee does not require the approval of Lessor if the designee has the same or better financial condition as Lessee did at the date of the Lease), which new lease shall: (i) be entered at the reasonable cost of the new tenant, (ii) be effective as the date of termination of the Lease, (iii) be for the remainder of the term of the Lease, and (iv) be at the same rent and upon all the agreements, terms, covenants, and conditions of the Lease (including reversion of all personalty upon expiration of earlier termination of the new lease to Lessor); and (v) be executed within fourteen (14) business days after the same has been tendered by Lessor to Lender. The new lease shall require the tenant to perform all of Lessee's unfulfilled obligations under the Lease that are reasonably susceptible of being performed by the Lessee. Upon the execution of the new lease, the new tenant shall pay all sums that would then be due under the Lease but for the termination. Subject to the preceding sentence, upon execution of the new lease, Lessor shall allow to the new tenant, and the new tenant shall be entitled to, an adjustment equal to the net income derived by Lessor from the Leased Property during the period from the date of termination of the Lease to the date of execution of the new lease. Lessor acknowledges that Lender is unwilling to make the Loan to Lessee without this paragraph, and without this paragraph, there is an inadequate remedy at law for Lender, therefore, if Lessor fails to enter into a new lease with Lender upon the terms and conditions set forth above within ten (10) days of the termination of the Lease, Lender may seek specific performance of Lessor's obligation to enter into a new lease upon the terms and conditions set forth above in addition to any other rights or remedies of Lender.

O. Effective upon the commencement of the term of any new lease executed under the above section, all subleases shall be assigned and transferred without recourse by Lessor to the tenant under the new lease. All moneys on deposit with Lessor which Lessee would have been entitled to use but for the termination or expiration of the Lease may be used by the tenant under the new lease for purposes of and in accordance with its provisions. The new tenant shall thereafter indemnify and hold Lessor, its agents and employees harmless from and against any claims of such subtenants with regard to any deposits actually received by the new tenant.



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P. The provisions of this agreement notwithstanding, nothing contained herein shall grant Lender any rights greater than those granted to Lessee under the Lease or expand any rights granted to Lessee under the Lease.

Q. Lessor has full power and authority to enter into and perform its agreements under this agreement, and the person executing and delivering this agreement on behalf of Lessor is fully and properly authorized to do so, and neither the execution, delivery or performance of its obligations under this agreement is or could result in a violation of any applicable law, rule, regulation, statute, court order or other governmental pronouncement, or a default under any agreement or organizational document, to which Lessor is a signatory or by which its properties may be bound.

R. Upon payment in full of all obligations due Lender secured by the mortgage given by Lessee to Lender on Lessee's interest in the Lease Property and Lease, and the satisfaction and termination of such mortgage, then this agreement shall terminate.

S. The parties further desire to execute this instrument to express their agreement that Lessee's possession of the Premises and rights under the Lease will not be disturbed by reason of a foreclosure of the lien of the Security Instruments or other exercise by Lender of its rights under the Security Instruments and that if Lender should acquire Lessor's interest in the Premises, Lessee will attorn to Lender.

1. **Notices.** All notices, demands, or requests, and responses thereto, required or permitted to be given pursuant to this Agreement shall be in writing and shall be given or served by the United States mail, postage prepaid and certified with return receipt requested, or by a nationally recognized overnight courier service, addressed as follows:

If to Lender:


MILLENNIAL BANK
7924 Parkway Drive
Leeds, AL 35094

if to Tenant:

ELI'S HAMBURGER HEAVEN, INC.
5309 Highway 280 S.
Birmingham, AL 35242
Attn: Pete Flach

If to Lessor:

Timothy Franklin Donovan
and Angela Elaine Sparks Donovan
5321 Chandler Mountain Road
Steele, AL 35987



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Or at such other single address in the United States as either party may by notice in writing designate. Any notice shall be effective the next business day after being sent by overnight courier service and three (3) business days after being sent by certified mail (return receipt requested).

2. **Successors and Assigns.** This Agreement shall bind and benefit the parties, their successors and assigns.

3. **Entire Agreement.** This Agreement constitutes the entire agreement between Lender and Tenant regarding the Lease and the Security Instruments and the rights and obligations of Tenant and Lender as to the subject matter of this Agreement.

4. **Interaction with Lease with Security Instruments.** If this Agreement conflicts with the Lease, then this Agreement shall govern as between Tenant and Lender, including upon any attornment pursuant to this Agreement.

5. **Amendments.** This Agreement may be amended, discharged, or terminated, or any of its provisions waived, only by a written instrument executed by the party to be charged.

6. **Execution.** This agreement may be executed in one or more counterparts, or by the parties executing separate counterpart signature pages, including facsimiles transmitted by telecopier, all of which shall be deemed the original counterpart of this agreement.

* * *



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IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the day and year first above written.

LESSOR:

Timothy Franklin Donovan

Timothy Franklin Donovan (successor in interest and assignee of James F. Donovan and Dorothy H. Donovan)

Angela Elaine Sparks Donovan

Angela Elaine Sparks Donovan (successor in interest and assignee of James F. Donovan and Dorothy H. Donovan)

STATE OF ALABAMA)
COUNTY OF ETOWAH)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Timothy Franklin Donovan and wife, Angela Elaine Sparks Donovan, successors in interest and assignee of James F. Donovan and Dorothy H. Donovan whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day, that being informed of the contents of the instrument, they, executed the same voluntarily on the day the same bears date.

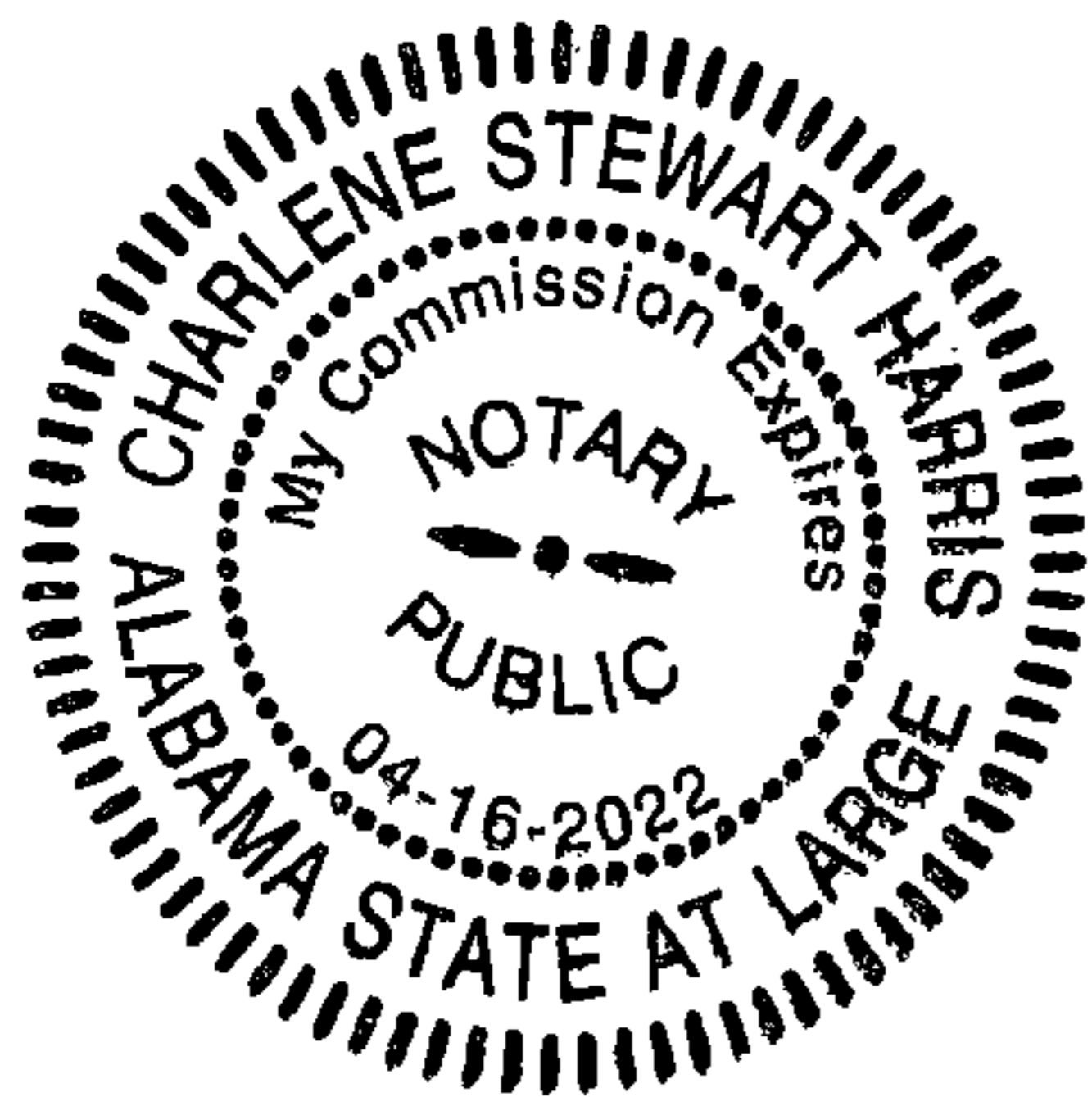
Given under my hand and official seal, this 18th day of December, 2020.

Charlene Stewart Harris

Notary Public

My Commission Expires: 4-16-22

[NOTARY SEAL]



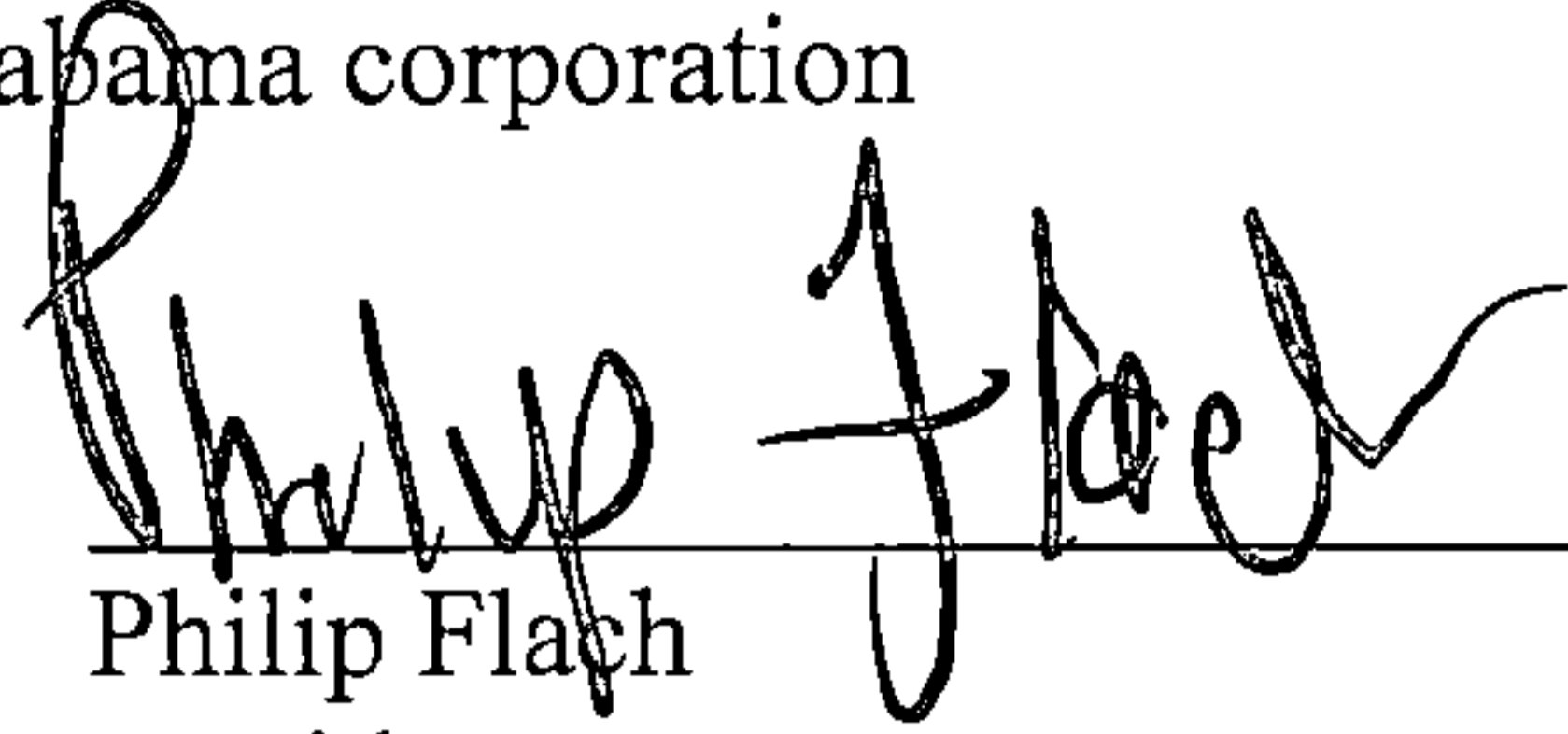
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LESSEE:

ELI'S HAMBURGER HEAVEN, INC.

an Alabama corporation

BY:



Philip Flach

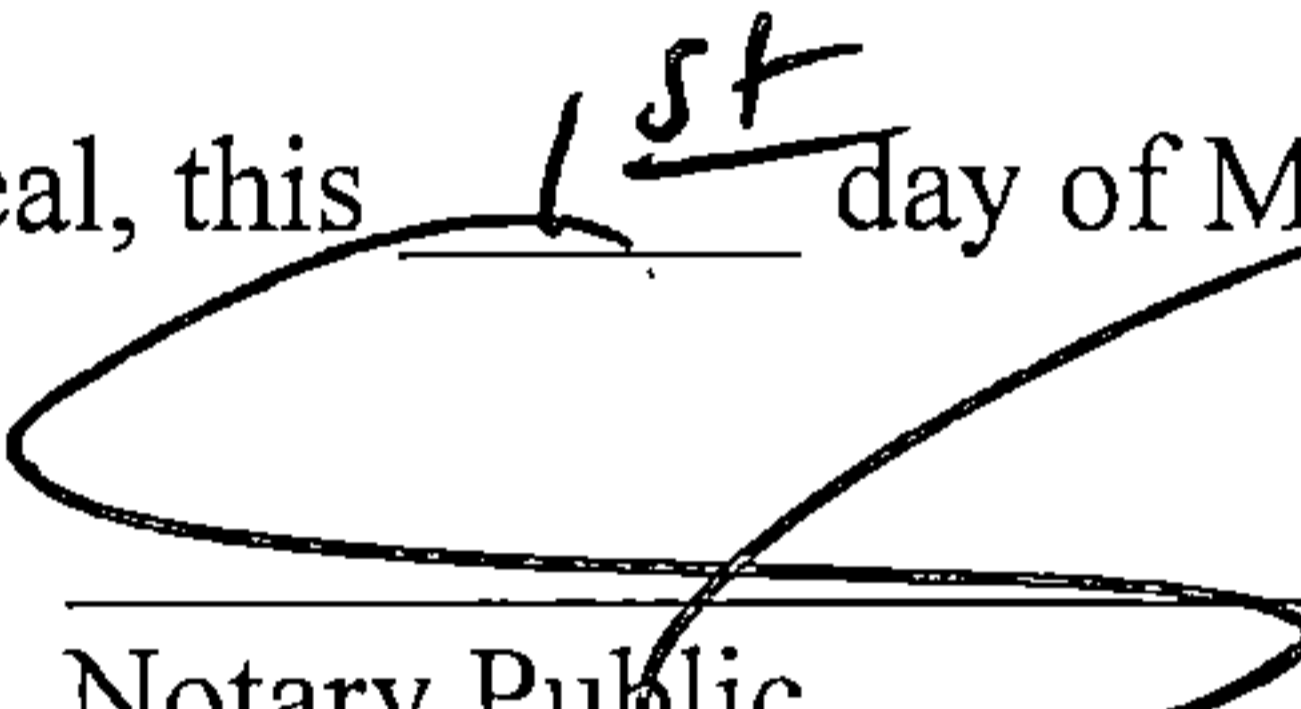
Its: President


STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Philip Flach, whose name as President of ELI'S HAMBURGER HEAVEN, INC., an Alabama 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 the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this 1st day of March, 2021.

[NOTARY SEAL]




Notary Public
My Commission Expires: 6-2-2023

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LENDER:

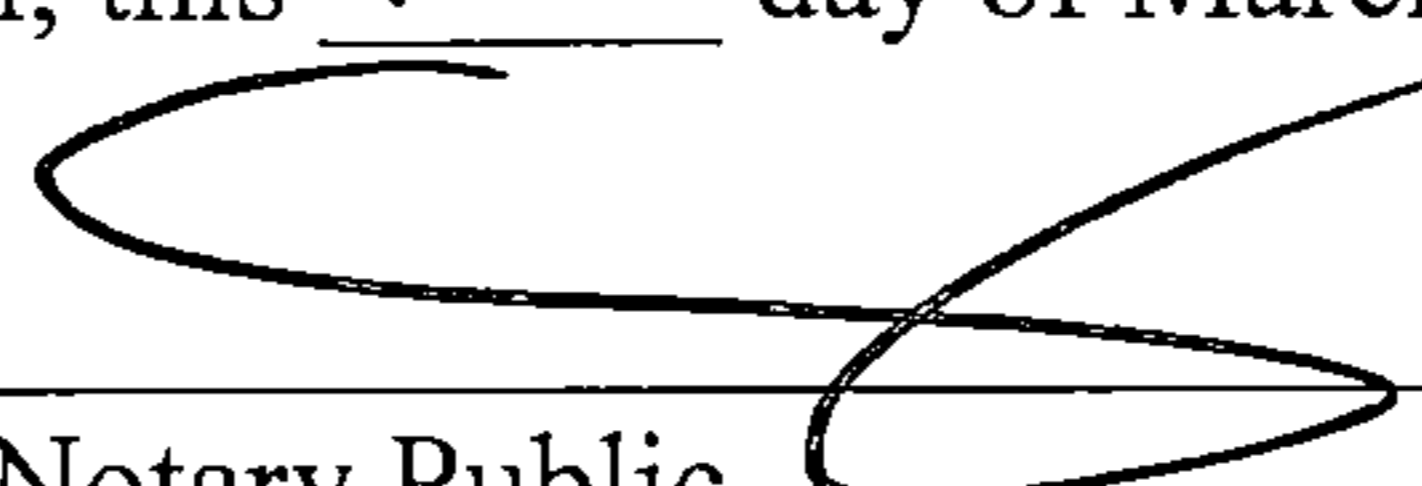
MILLENNIAL BANK,
an Alabama banking corporation

BY: 
Name: David A. Mason
Its: Senior Vice President

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that David A. Mason, whose name as Senior Vice President of Millennial 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 the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said banking corporation.

Given under my hand and official seal, this 1st day of March, 2021.



Notary Public
My Commission Expires: 6-2-2023

[NOTARY SEAL]





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EXHIBIT A

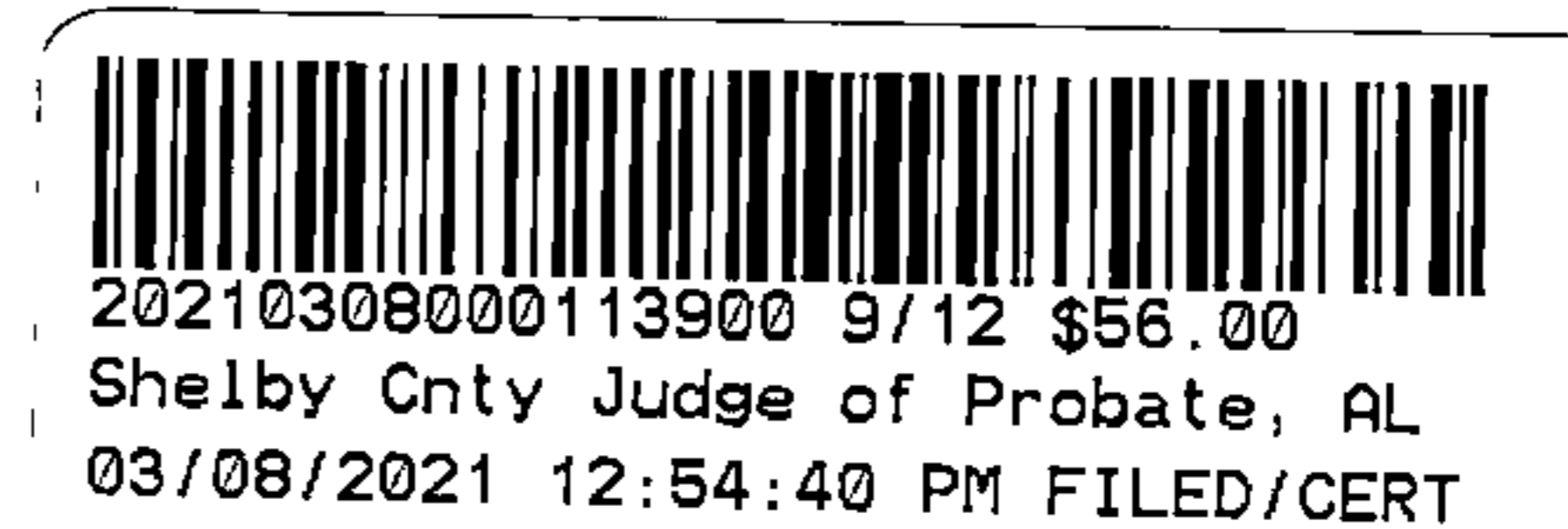
Legal Description

Parcel II

Commence at the Southeast corner of Section 31, Township 18 South, Range 1 West, thence run North along the East line of said Section a distance of 1663.70 feet; thence turn an angle of 90 degrees 18 minutes 08 seconds to the left and run a distance of 533.53 feet to the point of beginning; thence continue in the same direction a distance of 265.53 feet; thence turn an angle of 90 degrees 00 minutes to the left and run a distance of 271.52 feet to the North right of way line of U.S. Highway 280; thence turn an angle of 96 degrees 52 minutes to the left and run along said Highway right of way a distance of 267.45 feet; thence turn an angle of 83 degrees 08 minutes to the left and run a distance of 239.54 feet to the point of beginning. Situated in the Northeast quarter of the Southeast quarter of Section 31, Township 18 South, Range 1 West, Huntsville Meridian, Shelby County, Alabama; being situated in Shelby County, Alabama.

LESS AND EXCEPT:

Commence at the Southeast corner of Section 31, Township 18 South, Range 1 West; thence run North along the East line of said Section a distance of 1663.70 feet; thence turn left 90 degrees 18 minutes 08 seconds and run West 533.53 feet; thence turn left 90 degrees 00 minutes 00 seconds and run South 239.54 feet; thence turn 83 degrees 08 minutes 00 seconds right and run Westerly along the North Right of Way line of U.S. Highway 280 24.75 feet to the Point of Beginning; thence continue Westerly 120.00 feet; thence turn 96 degrees 52 minutes 00 seconds right and run North 256.70 feet; thence turn 90 degrees 00 minutes 00 seconds right and run Easterly 119.14 feet; thence turn 90 degrees 00 minutes 00 seconds right and run South 242.36 feet to the Point of Beginning.



STATE OF ALABAMA)
SHELBY COUNTY)

MEMORANDUM OF LEASE

This Memorandum of Lease is made by and between **JAMES F. DONOVAN and DOROTHY H. DONOVAN**, husband and wife (hereinafter collectively "Landlord") and **ELI'S, INC.**, an Alabama corporation (hereinafter "Tenant") dated the 10th day of May, 1996, and is intended to comply with Alabama Code Section 35-4-51.1.

Inst # 1996-32295

RECITALS:


- A. Landlord and Tenant entered into a Lease Agreement dated as of **January 1, 1996** (the "Lease") with respect to certain property situated in Shelby County, Alabama, more particularly described in **Exhibit A** (the "Leased Premises");
- B. Landlord and Tenant desire to enter into this Memorandum of Lease for the purpose of giving public notice of the existence of the Lease.

NOW, THEREFORE, for and in consideration of the premises and other good and valuable consideration, all as more particularly set forth in the Lease, the receipt, sufficiency and adequacy of which are hereby acknowledged, Landlord and Tenant, each intending to be legally bound, do hereby consent and agree as follows:

- 1. Subject in all respects to the terms and conditions contained in the Lease, Landlord has leased to Tenant, and Tenant has rented from Landlord, the Leased Premises, for an initial term of five (5) years from the Effective Date, as defined in the Lease, and ending on December 31, 2000.
- 2. Landlord has granted to Tenant nine (9) consecutive five (5) year options to extend the term of the Lease.
- 3. As more fully set forth in the Lease, the addresses of Landlord and Tenant for the purposes of notices, payments and other communications required or permitted thereunder are as follows:

Landlord at: James F. and Dorothy H. Donovan
3105 Starview Circle
Birmingham, Alabama 35248

Tenant at: Eli's, Inc.
5301 Highway 280 South
Birmingham, Alabama 35242
Attn: Eli T. Stevens


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- 4. The Leased Premises under the Lease are more particularly described on **Exhibit A** attached hereto and incorporated herein by reference.
- 5. All of the terms, provisions, covenants and agreements contained in the Lease are incorporated herein by reference in the same manner and to the same extent as if all of such terms, provisions, covenants and agreements were expressly set forth herein and nothing contained in this Memorandum shall be deemed, construed, or implied to alter, modify or amend in any manner whatsoever any of the terms, provisions, covenants or agreements contained in the Lease.
- 6. Landlord and Tenant acknowledge that the information contained herein is true and correct and that they intend to place this Memorandum of record for the purpose of giving public notice of the Lease.

IN WITNESS WHEREOF, the parties hereto have caused this Memorandum of Lease to be executed as of the day and year first above written.

LANDLORD:

James F. Donovan
James F. Donovan

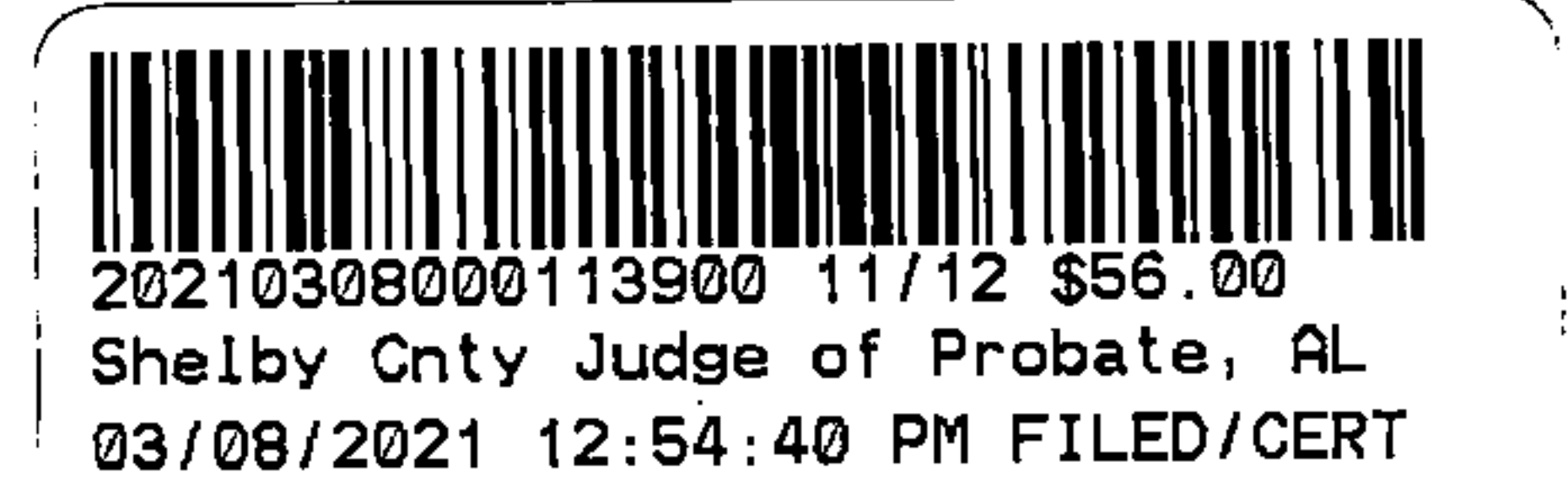
Dorothy H. Donovan
Dorothy H. Donovan

TENANT:

ELI'S, INC., an Alabama corporation

By: Eli T. Stevens
Eli T. Stevens, President

STATE OF ALABAMA)
JEFFERSON COUNTY)



I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James F. Donovan and Dorothy H. Donovan, husband and wife, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of the foregoing instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand this 10th day of May, 1996.

Barbara Whitsett
Notary Public
My Commission Expires: Barbara Whitsett, Notary Public
Alabama, State at Large
My Commission Expires October 24, 1998

STATE OF ALABAMA)
Jefferson COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Eli T. Stevens, as President of Eli's, Inc., an Alabama 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 the foregoing instrument, he, in his capacity as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand this the 20th day of May, 1996.

William C. Spauld
Notary Public
My Commission Expires: COMMISSION EXPIRES 11/01/98

EXHIBIT A TO GROUND LEASE

LEGAL DESCRIPTION

Commence at the Southeast corner of Section 31, Township 18 South, Range 1 West, thence run North along the East line of said Section a distance of 1663.70 feet; thence turn an angle of 90 deg. 18 min. 08 sec. to the left and run a distance of 533.53 feet to the point of beginning; thence continue in the same direction a distance of 265.53 feet; thence turn an angle of 90 deg. 00 min. to the left and run a distance of 271.52 feet to the North right of way line of U.S. Highway 280; thence turn an angle of 96 deg. 52 min. to the left and run along said Highway right of way a distance of 267.45 feet; thence turn an angle of 83 deg. 08 min. to the left and run a distance of 239.54 feet to the point of beginning. Situated in the NE 1/4 of the SE 1/4 of Section 31, Township 18 South, Range 1 West, Huntsville Meridian, Shelby County, Alabama; being situated in Shelby County, Alabama.

LESS AND EXCEPT that portion of the property leased to Peak, Inc. d/b/a/ Express Oil more particularly described as follows:

Commence at the Southeast corner of Section 31, Township 18 South, Range 1 West; thence run North along the East line of said Section a Distance of 1663.70 feet; thence turn left 90 deg. 18. min. 08 sec. and run West 533.53 feet; thence turn left 90 deg. 00 min. 00 sec. and run South 239.54 feet; thence turn 83 deg. 08 min. 00 sec. right and run Westerly along the North Right of Way line of U.S. Highway 280 24.75 feet to the Point of Beginning; thence continue Westerly 120.00 feet; thence turn 96 deg. 52 min. 00 sec. right and run North 256.70 feet; thence turn 90 deg. 00 min. 00 sec. right and run Easterly 119.14 feet; thence turn 90 deg. 00 min. 00 sec. right and run South 242.35 feet to the Point of Beginning.

Subject to easements and restrictions of record and 16' road easement to Ingram property on east side of property owned by Donovans, see attached Schedule A-1 for survey showing 16' road easement. Lease to Eli's, Inc. includes all property owned by the Donovans at this location except that portion leased to Peak, Inc. and subject to the aforementioned easements and restrictions.



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