

STATE OF ALABAMA)

This instrument prepared by:

Shelby COUNTY)

SouthPoint Bank



20150902000306650 1/2 \$17.00
Shelby Cnty Judge of Probate, AL
09/02/2015 11:06:45 AM FILED/CERT

3500 Colonnade Parkway, Suite 140

Birmingham, Alabama 35243

AGREEMENT NOT TO ENCUMBER OR TRANSFER REAL PROPERTY

This Agreement Not to Encumber or Transfer Real Property (this "Agreement") is made as of the 21st of August, 2015, by and among Star Properties, LLC (the "Debtor") and SouthPoint Bank (the "Lender").

WITNESSETH:

WHEREAS, the Debtor is indebted to the Lender under that certain Commercial Line of Credit Agreement and Note (the "Note"); and

WHEREAS, one of the conditions to the Lender's agreeing to make the loan evidenced by the Note is that the Debtor agrees not to encumber or transfer the real property located at 2087 Village Lane, Calera Alabama 35040 which property is described more particularly as:

Lot 229, according to the survey of Waterford Village-Sector 3, as recorded in Map Book 31, Page 135, in the Probate Office of Shelby County, Alabama.

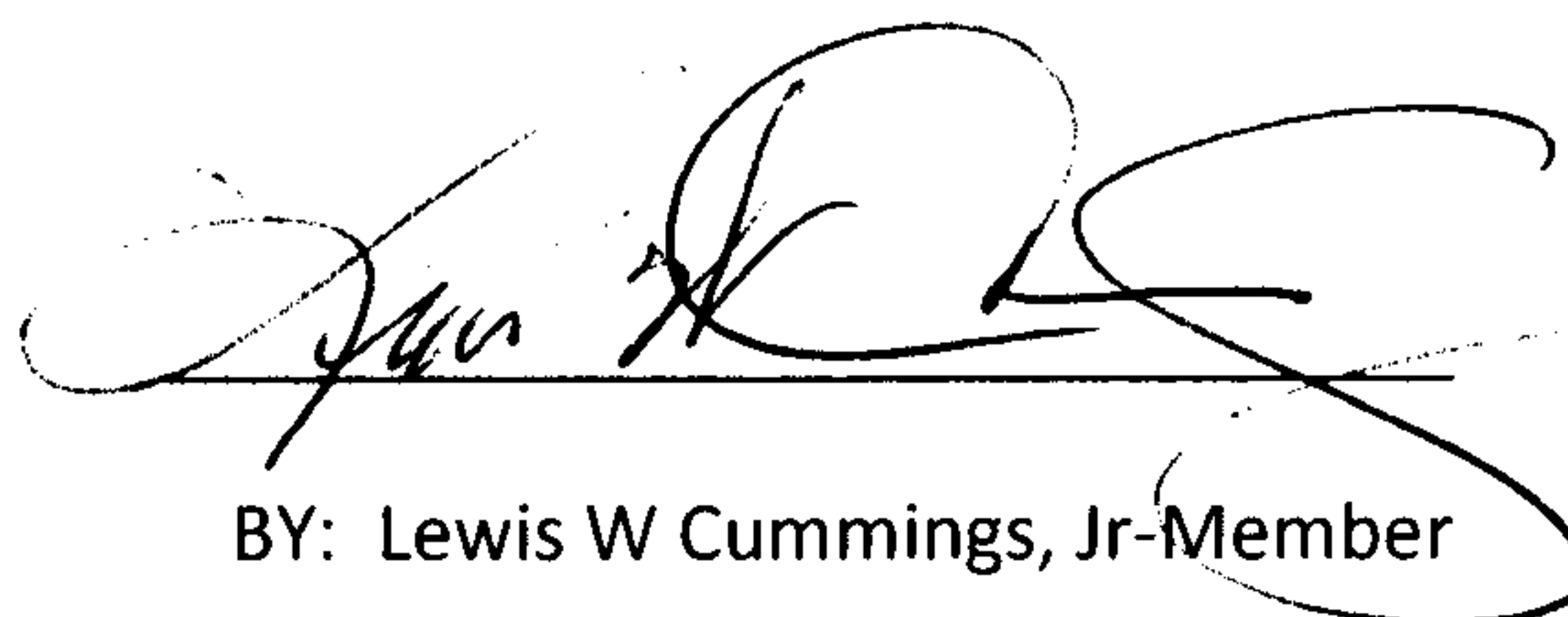
NOW, THEREFORE, as an inducement to the Lender to make the loan evidenced by the Note, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned Debtor agrees that until the Note and all of the Debtor's other obligations and indebtedness to the Lender have been paid and performed in full:

1. The Debtor will pay all taxes, assessments, and charges of every kind imposed or levied, or which may be imposed or levied, upon the Property prior to the time when any such taxes, assessments, or charges shall become delinquent; and
2. The Debtor will not, without prior written consent of the Lender (which consent may be withheld by Lender in its sole discretion), create or permit any lien or encumbrances to exist on

the Property (other than the liens, if any, reflected in the real estate records of Shelby County, Alabama, as of the date of this Agreement) or transfer, sell hypothecate, assign mortgage, or in any manner whatever dispose of or encumber of the Property.

The Debtor agrees that, if the provisions of the Agreement are breached, the Lender may, at its election, declare the Note and other indebtedness and obligations of Debtor to Lender to be immediately due and payable. The Debtor hereby authorizes Lender to cause this Agreement to be recorded in the Office of the Judge of Probate of Shelby County, Alabama.

IN WITNESS WHEREOF, the undersigned Debtor has executed this instrument as of the date and year first above written.


BY: Lewis W Cummings, Jr-Member

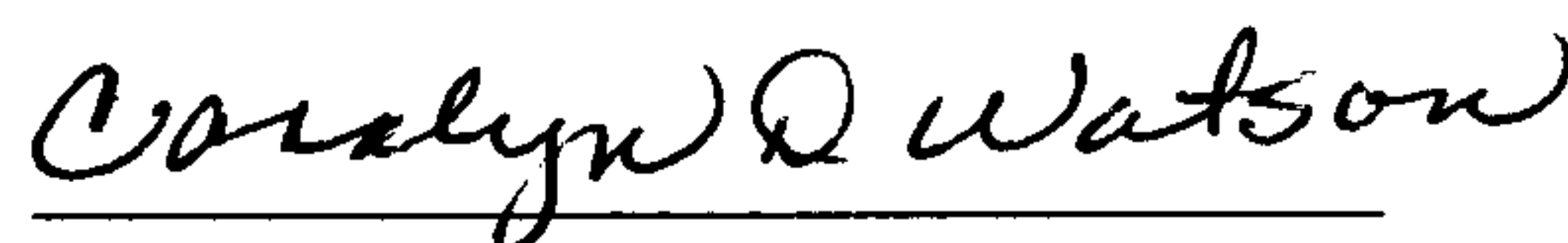
STATE OF ALABAMA)

JEFFERSON COUNY)


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I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Lewis W. Cummings, Jr., whose name as Member of Star Properties, LLC a limited liability company, 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, Lewis W. Cummings, Jr. and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office this 21st day of August, 2015.



Notary Public

My Commission expires 11-15-2017

[Notary Seal]