


THIS INSTRUMENT PREPARED BY:
Richard W. Theibert, Esq.
Najjar Denaburg, P.C.
2125 Morris Avenue
Birmingham, AL 35203


20161110000417010 1/3 \$21.00
Shelby Cnty Judge of Probate, AL
11/10/2016 02:51:31 PM FILED/CERT

THE MATURITY DATE HAS NOT BEEN EXTENDED

STATE OF ALABAMA)

MORTGAGE MODIFICATION AGREEMENT

COUNTY OF SHELBY)

This Agreement is by and between **SouthPoint Bank** ("Bank") and **Ridge Crest Homes, LLC** ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Revolving Credit Commercial Note dated May 12, 2016, and secured by a Master Future Advance Mortgage dated May 12, 2016, such mortgage being recorded on June 9, 2016, at INST# 20160609000199750 in the Probate Office of Shelby County, Alabama ("Mortgage"); and

WHEREAS, the real property described on the attached Exhibit "A" serves as collateral for the Mortgage; and

WHEREAS, Borrower and Bank desire to modify the terms of said Mortgage as set forth herein.

NOW, THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the terms of the Mortgage are modified as follows:

- By adding the real property listed on the attached Exhibit "B" as additional collateral for the Mortgage.

Except as modified herein, all of the terms and conditions of the Mortgage shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective the 8th day of November, 2016.

WITNESS:



BORROWER:

Ridge Crest Homes, LLC

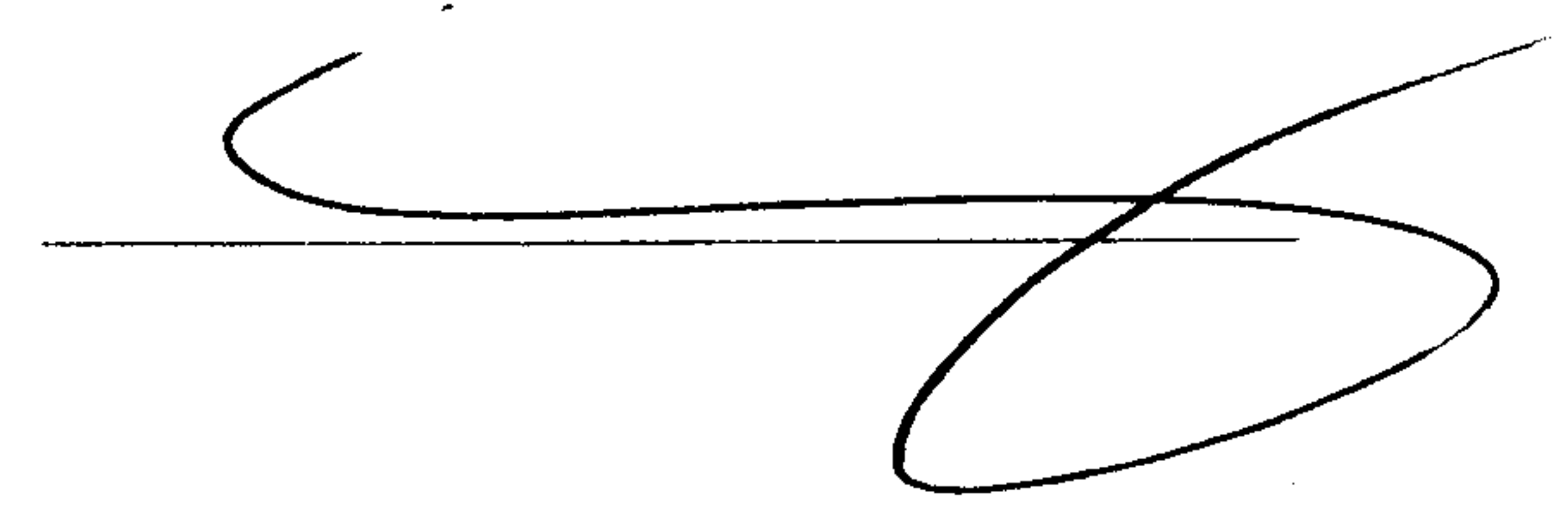
By: 
Its: Sole Member

BANK:

SouthPoint Bank

By: 
Its: Vice President

WITNESS:



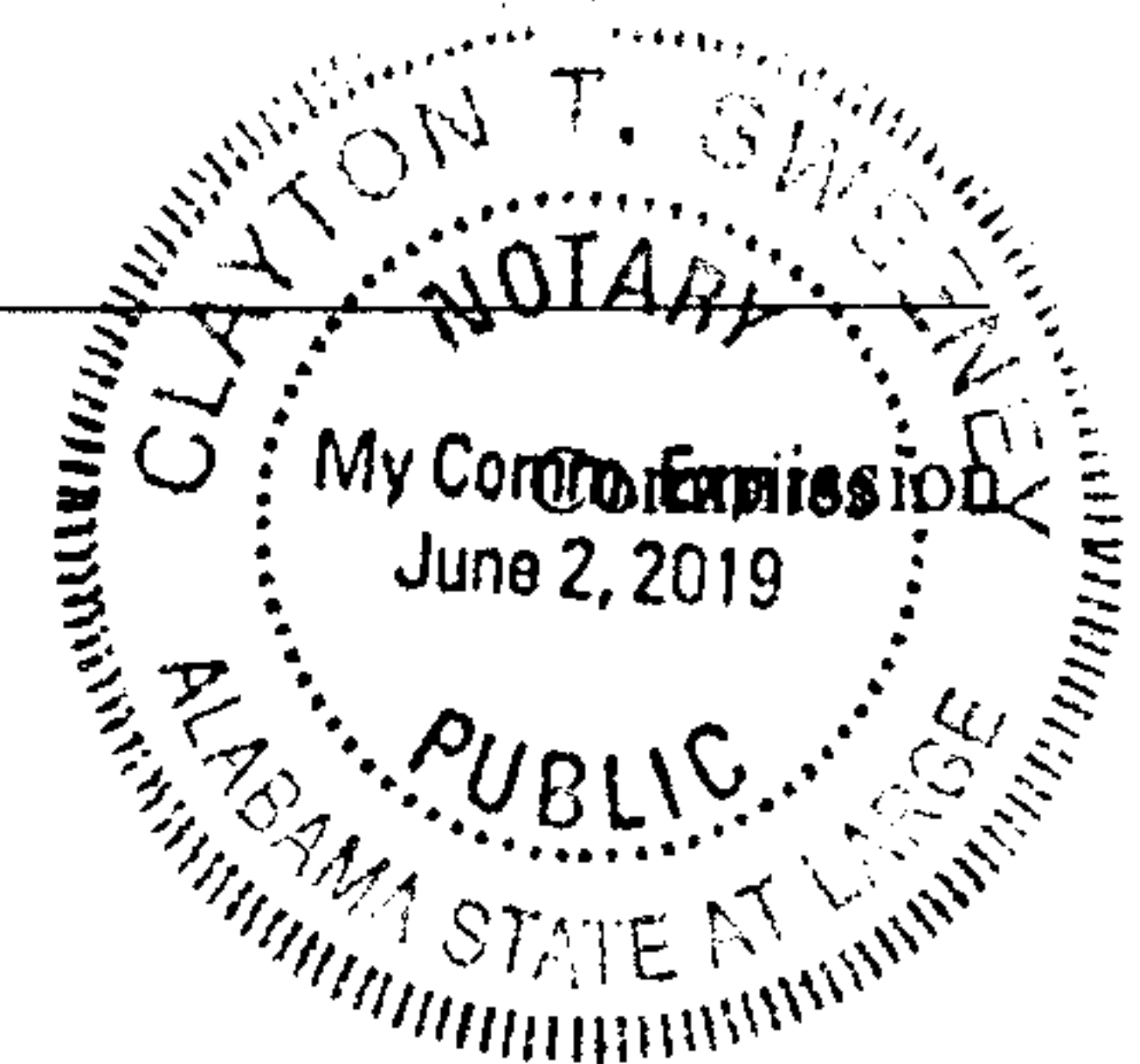
STATE OF ALABAMA)
COUNTY OF Jefferson

I, the undersigned Notary Public in and for said County in said State, hereby certify that William David Brady, whose name as Sole Member of **Ridge Crest Homes, 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 said instrument, he, as such member and with full authority, executed the same for and as the act of said limited liability company.

Given under my hand and official seal this 8th day of November, 2016.

Notary Public
My

Expires: 6-2-2019



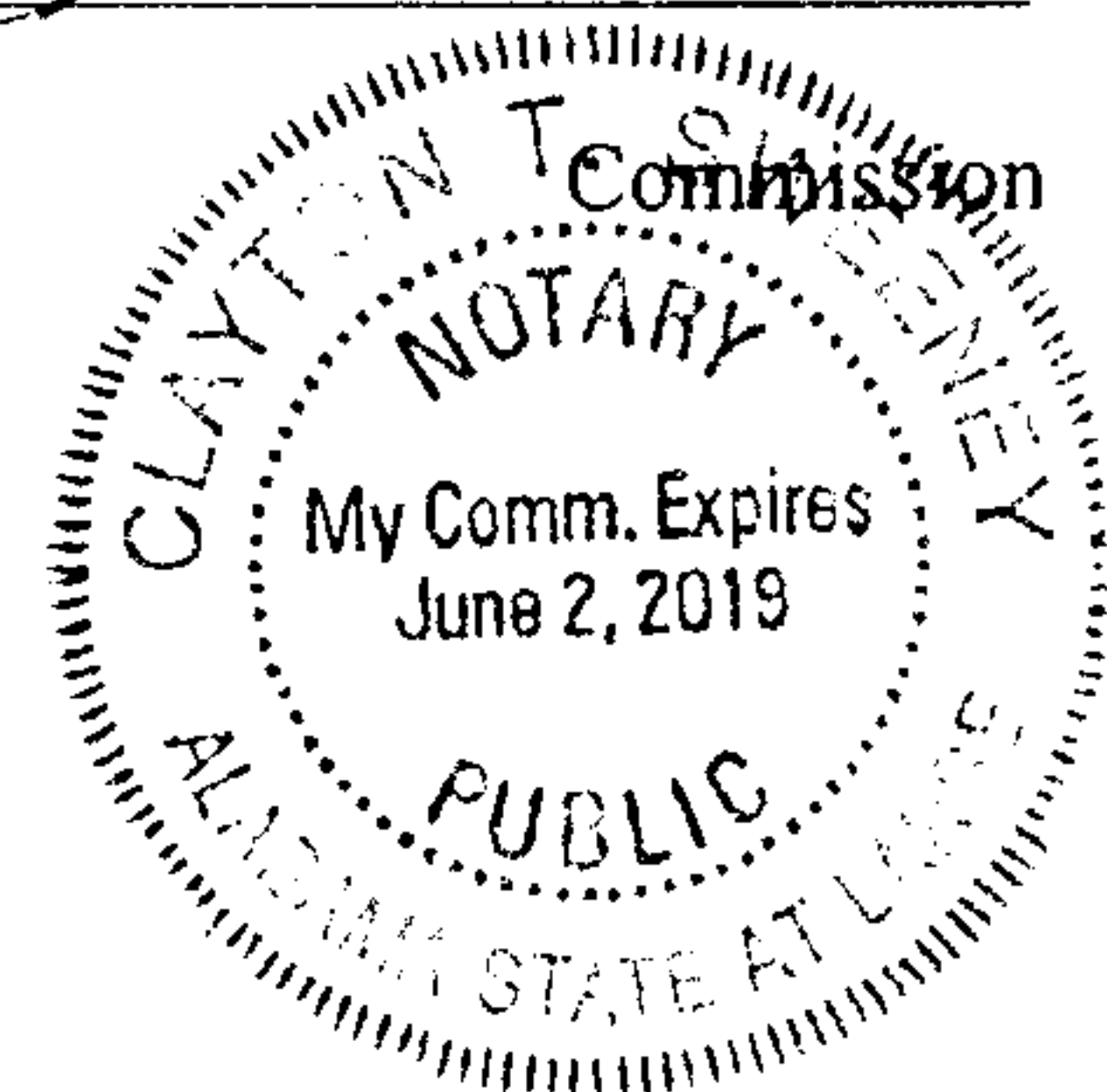
STATE OF ALABAMA)
COUNTY OF Jefferson

I, the undersigned, Notary Public in and for said County in said State, hereby certify that John Sivley, whose name as Vice President of **SouthPoint Bank**, a 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 corporation.

Given under my hand and official seal this 8th day of November, 2016.

Notary Public
My

Expires: 6-2-2019



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EXHIBIT "B"

LOT 105, according to the Survey of Polo Crossings Sector II, as recorded in Map Book 48, Page 21, in the
Probate Office Of Shelby County, Alabama.

