20170123000026910 01/23/2017 11:39:14 AM REL 2/3

STATE OF ALABAMA

STATE OF ALABAMA

REAL ESTATE OPTION AGREEMENT

SHELBY COUNTY

| Cxhibit 'IA'

| 2015041060C115610 1/2 \$17,00
| Shelby Cnty Judge of Probate, AL |
| 04/10/2015 03:55:08 PM FILED/CERT

FOR and in consideration of the sum of Two Hundred Thousand and no/100 Dollars (\$200,000.00) receipt of which is hereby acknowledged, Safe Future Investments, LLC (hereinafter "Company") does hereby grant unto TAL HERMAN (hereinafter "Lender"), its (their, his) nominees, assigns, heirs or representatives, the exclusive right and option to purchase upon the terms and conditions set out below, the following described real estate together with all improvements, situated in Shelby County, Alabama, to-wit:

Lots, 228, 311, 321, 313, and 318, according to the Survey of The Village at Polo Crossings Sector 1, as recorded in Map Book 39, page 42A, 42B, and 42C, in the Probate Office of Shelby County, Alabama.

Source of Title: Instruments 20141230000409080 & 20141230000409090

This option is on the lot and any existing development and construction. This option is being executed for sole the purposes of security for the Loan Agreement ("Loan Agreement") between the Company and the Lender dated February 12, 2015. Pursuant to the terms of the "Loan Agreement," the company will construct a house on the lot, sell the house, and distribute the revenue to the Lender and the Company, pursuant to the Loan Agreement, and the provision of the loan agreement will govern this agreement.

The terms of the Option are as follows:

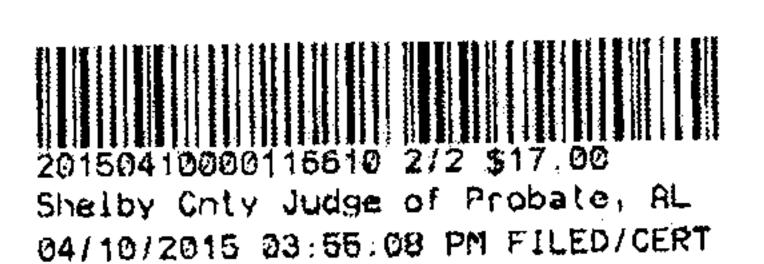
- The Lender will loan funds to the Company for the construction of houses pursuant to terms of the "Loan Agreement."
- In exchange the Company will build houses on the lots in Polo Crossings and then sell the houses with the proceeds distributed to the Lender and Company pursuant to the terms of the "Loan Agreement."
- On the day of each sale of a house the Option regarding such lot will be cancelled in order to enable the sale.
- 4. Said Option is extinguished immediately upon sale of the house and cannot be extended.
- 5. Should the Company fail to return the principal of the loan pursuant to the "Loan Agreement" then the Option shall be exercised and the Company shall convey by Warranty Deed title to the lot to Lender.

This Option shall be exercisable by delivery of a deed to Lender. Upon delivery of said executed deed, the Company shall forthwith execute the same within five (5) days. Time, as used in this paragraph is of the essence.

In the event that the Lender exercises this option, the Company shall then convey said property to the Lender by statutory warranty deed, free of all encumbrances except as listed above and the Company and Lender agree that any encumbrances not herein excepted or assumed may be cleared at time of closing.

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Exhibit "A" 20F2



In the event that Lender exercises this Option, the balance of the Company's loan from Lender will be reduced by the sales price of the lot, and in addition any improvements thereon and any expenses incurred by Safe Future in transferring the lot.

The Company agrees to furnish Lender with a standard form title insurance policy issued by a company qualified to insure titles in Alabama, in the amount of the purchase price, insuring the Lender against loss on account of any defect or encumbrance in the title, unless herein excepted. If both Owner's and Mortgagees' title policies are obtained at the time of closing, the total expense of procuring the two policies will be divided equally between the Company and the Lender.

Said property shall be sold and conveyed subject to any mineral and mining rights not owned by the Company and subject to the present zoning and not being in a flood plain.

The Company warrants that they have not received any notification from any governmental agency of any pending public improvements, or requiring any repairs, replacements, alterations to said premises that have not been satisfactorily made, which warranty shall survive the delivery of the warranty deed.

This Option shall be binding upon the Company, its successors and assigns, and shall inure to the benefit of the Lender, their successors and assigns.

Executed by the Company on this relation of March, 2015, at 2084 Valleydale Road, Birmingham, AL 35244.

The Company: Safe Future Investments, LLC

By: Michael McMullen

Its: Authorized Agent/Manager

STATE OF ALABAMA

SHELBY COUNTY

I, the undersigned, a Notary Public, hereby certify that Michael McMullen, as Authorized Agent/Manager of Safe Future Investments, LLC, whose name 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 and with full authority, she/he has executed the same voluntarily on the day the same bears date.

Given under my hand this 20-12 day of March, 2015.



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
01/23/2017 11:39:14 AM
S21.00 CHERRY
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Jungas

Printed name:
Notary Public
My commission expires

