THIS INSTRUMENT PREPARED BY: Clayton T. Sweeney, Attorney at Law 2700 Highway 280 East, Suite 160 Birmingham, AL 35223

STATE OF ALABAMA	)	•
•	•	MORTGAGE MODIFICATION AGREEMENT
COUNTY OF SHELBY	)	

This agreement is by and between SouthPoint Bank ("Bank") and Ridge Crest Homes, LLC

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 Instrument No. 20160609000199750, in the Probate Office of Shelby County, Alabama ("Mortgage"); and

WHEREAS, the real property that serves as collateral for the Mortgage is attached as Exhibit "A" thereto, 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 following described real property as additional collateral for the Mortgage:

Lot 488, according to the Final Plat of Subdivision of Lake Wilborn Phase 4B, as recorded in Map Book 50, Page 76, in the Probate Office of Shelby County, Alabama.

## THE MATURITY DATE HAS NOT BEEN EXTENDED

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 the 19th day of March, 2020.

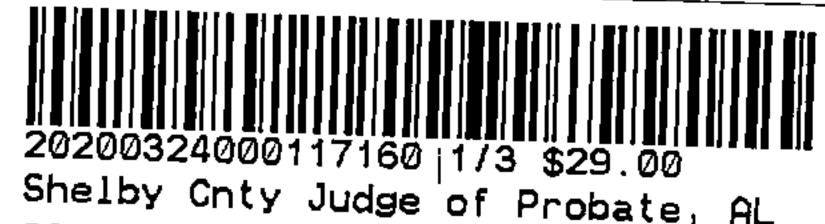
WITNESS:

**BORROWER:** 

Ridge Crest Homes, LLC

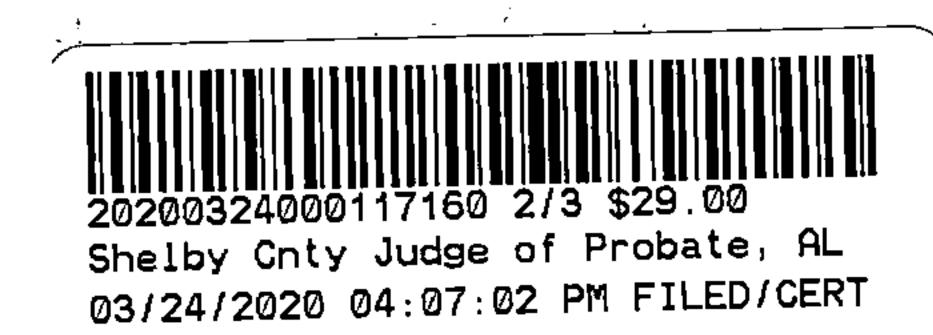
William David/Brady

Sole Member



Shelby Cnty Judge of Probate, AL 03/24/2020 04:07:02 PM FILED/CERT

## 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(n) Alabama 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 such instrument, he as such Member, and with full authority, executed the same voluntarily for and as the act of said limited liability company.

Given under my hand and official seal this 19th day of March, 2020.

(Notarial Seal)	My Comm. Expires June 2, 2023  PUBLIC: RESMY Commission Expires: 6/2/2023  ASTATE ATTAINMENTAL MARKET AND ASSAULT AND ASSAULT ASSAULT AND ASSAULT ASSAULT AND ASSAULT
WITNESS:	Bank:  SouthPoint Bank  By: John Sivley  Its: Vice President

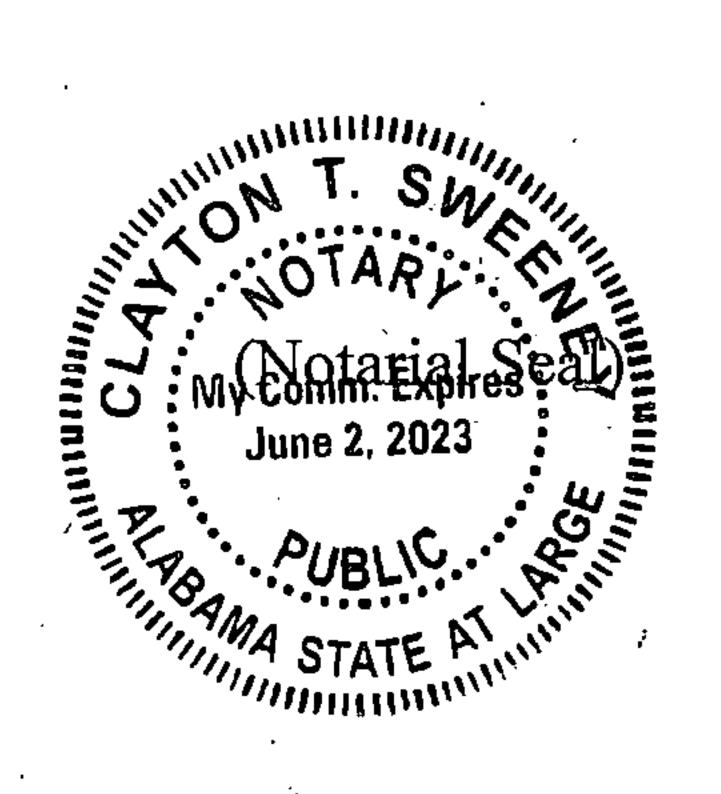
STATE OF ALABAMA)
COUNTY OF JEFFERSON)

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 such 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 19th day of March, 2020-

Notary Public

My Commission Expires: 6/2/2023



## EXHIBIT "A"

## LEGAL DESCRIPTION

Lot 488, according to the Final Plat of the Subdivision of Lake Wilborn Phase 4B, as recorded in Map Book 50, Page 76, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 2020 and subsequent years, a lien not yet due and payable; (2) Easement(s), building line(s) and restriction(s) as shown on recorded map; (3) Grant of Easement in Land for an Underground Subdivision in favor of Alabama Power Company as recorded in Instrument #2018-39221; (4) Easement for Pole Line in favor of Alabama Power Company as recorded in Instrument# 2017-10232 and Instrument #2017-39748; (5) Reservation and Grant of Easements and Restrictive Covenants as recorded in that deed from United States Steel Corporation to P.R. Wilborn, LLC as recorded in Jefferson County Instrument #2016-17965 and Shelby County Instrument #2016-5874 as amended by Instrument #2018-15451; (6) Lake Wilborn Residential Declaration of Covenants, Conditions and Restrictions as recorded in Shelby County Instrument #2017-33399 as amended from time to time to add additional property; (7) Non-exclusive easement for ingress and egress and public utilities as set forth in Instrument 1994-03931 Shelby County and Instrument 200260-2612 and 9402-4111 Jefferson County, Alabama; (8) Subject to all easements, setback lines, water lines, restrictions, sanitary sewer, variable sanitary sewer easement and common areas as set forth in Map Book 50, Page 76; (9) Sanitary sewer easement in favor of Jefferson County Alabama as recorded in Instrument 2018-1676; (10) Railroad right of way as set forth in DT page 655 and Deed Book 11, page 344; (11) Railroad right of way as set forth in Deed Book 311, pages 295 and 303; (12) Right of way to Alabama Power Company as recorded in Deed 239, page 539; (13) Right of way to Alabama Power Company as evidenced by United States Steel Document C&A #628 dated 9/10/1914 as amended by Bessemer Real Volume 1015, page 69; (14) Right of way to Alabama Power Company as evidenced by United States Steel Document C&A #2137 dated 8/6/1929 as amended by Bessemer Real Volume 1015, page 72; (15) Right of way to Alabama Power Company as evidenced by United States Steel Document C&A #7185 dated 12/27/1971 as amended by Bessemer Real Volume 1015, page 75; (16) Right of way to Alabama Power Company recorded at Birmingham Volume 730, Page 383; (17) Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto as recorded in Bessemer Volume 326, Page 101; (18) Transmission Line Permit granted to Alabama Power Company as set forth in Deed Book 138, Page 91, Deed Book 138, page 96, and Deed Book 238, Page 137; (19) Right of way to Alabama Power Company as recorded in Volume 143, Page 353; (20) Mineral and mining rights recorded in Volume 205, Page 698; (20) Right of way to Alabama Power Company as recorded in Real Volume 26, page 773 in Jefferson County, Alabama.

