

* The unpaid loan amount is \$95,226.30

STATE OF ALABAMA
COUNTY OF SHELBY

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MORTAMEN 1/3

MODIFICATION TO REAL ESTATE MORTGAGE

THIS MODIFICATION TO REAL ESTATE MORTGAGE ("Modification"), made as of this 10th day of December 2021 by Valor Communities, LLC an Alabama Limited Liability Company ("Borrower"), and Renasant Bank ("Lender").

RECITALS:

- A. Borrower executed a Note and Mortgage (the "Agreement") in the original principal sum of Six Hundred Eighty-Seven Thousand Four Hundred Ninety-Nine and No/100 Dollars (\$687,499.00) (the "Loan") dated 10th day of June 2020, secured by a lien against real property shown as Exhibit "A" ("Property") as evidenced by that certain Mortgage on even date therewith, recorded on June 26, 2020 in Instrument #20200624000258370, in the office of the Judge of Probate of Shelby County, Alabama.
- B. Wherefore, Borrower and Lender agree to modify the terms of the Agreement to extend the maturity date of said Note and Mortgage from the original date of June 10, 2021 to June 10, 2022.

AGREEMENT

IN CONSIDERATION OF THE FOREGOING, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

- 1. The terms of the Note and Mortgage are hereby modified as follows:
 - A. The maturity date of the Note and Mortgage is hereby extended six months so the new maturity date shall now be June 10, 2022.
- 2. In all other respects, the Note and Mortgage are unmodified and remains in full force and effect. Borrower hereby reaffirms all obligations, terms, and conditions set forth in the agreement and all other documents pertaining to the loan evidenced by the note.
- 3. This modification relates back to and is effective as of the date of execution of Agreement.
- 4. In no event shall the rate of interest applicable to the Note be less than 4.0% per annum.

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

RENASANT BANK, Lender



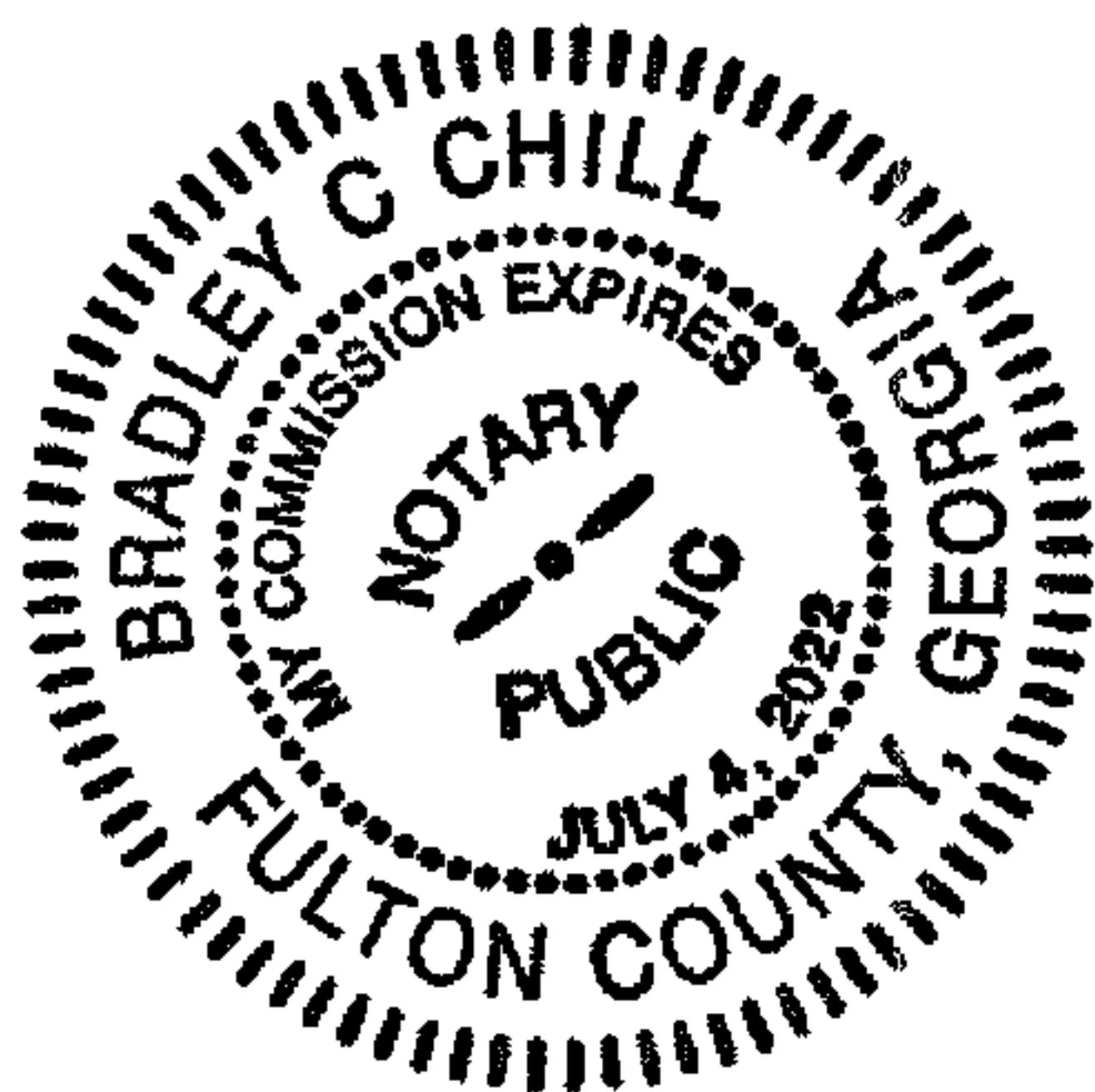
By: _____
Its: Andy Robertson
Director of Construction Lending

STATE OF GEORGIA
COUNTY OF CORB

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Andy Robertson, whose name as Executive Vice President of Renasant Bank is signed to the foregoing Modification and who is known to me, acknowledged before me on this day that being informed of the contents of said Modification, he/she as such officer and with full authority, executed the same voluntarily on the day the same bears date.

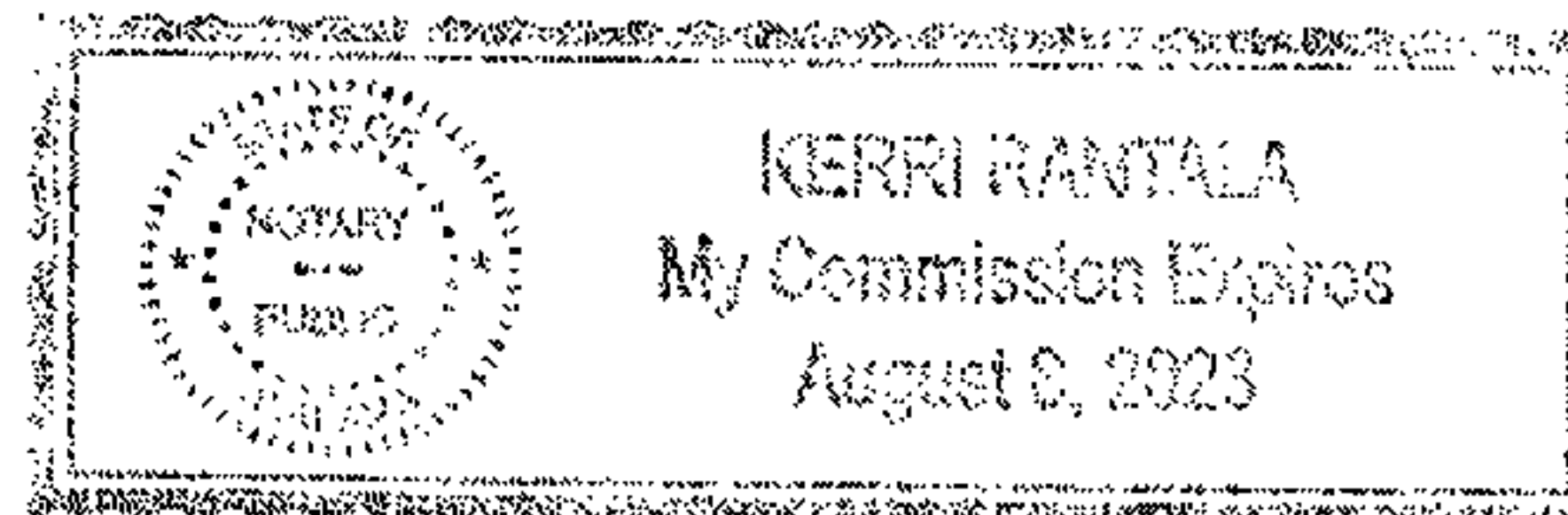
GIVEN under my hand and official seal this the 12 day of January, 2022.

Bradley C Chill
Notary Public
My Commission Expires: 7-4-22



VALOR COMMUNITIES, LLC, Borrower


By: KSB Homes, LLC Managing Member by
Scott Deboard, Designated Agent

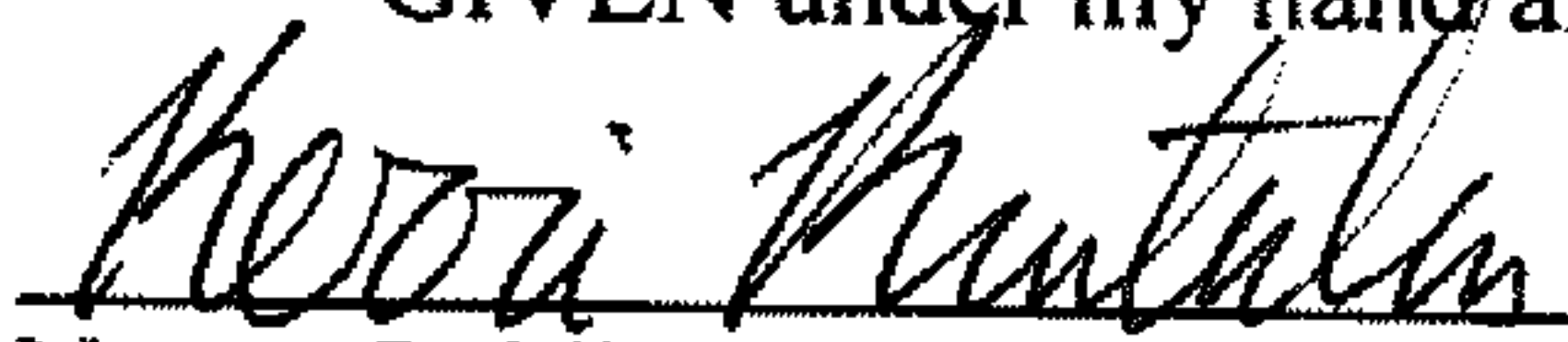


STATE OF Alabama

COUNTY OF Madison

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Scott DeBoard, Designated Agent for KSB Homes, LLC, Managing Member of Valor Communities, LLC, is signed to the foregoing Modification and who is known to me, acknowledged before me on this day that being informed of the contents of said Modification, he/she as such officer and with full authority, executed the same voluntarily on the day the same bears date.

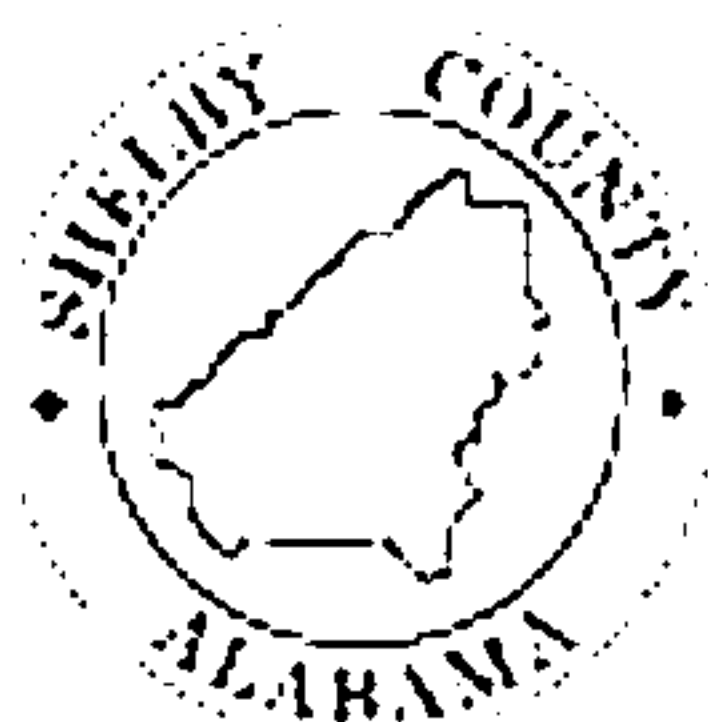
GIVEN under my hand and official seal this the 12 day of January, 2022.


Notary Public

My Commission Expires: 8/8/23

THIS INSTRUMENT PREPARED BY:

Sandy F. Johnson
South Oak Title Pelham, LLC
3156 Pelham Parkway, Suite 2
Pelham, Alabama 35124



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
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\$170.95 JOANN
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