

MORTGAGE

State of Alabama)

County of Jefferson)

Address:
440 Birmingham Street
Montevallo, AL 35115

Prepared by: Jeff W. Parmer
Parmer Law
2204 Lakeshore Dr. Suite 125
Birmingham, AL 35209

That, Whereas, High Point Capital LLC, an Alabama limited liability company (hereinafter called "Mortgagor") is justly indebted to Alternative Income Fund, LLC (hereinafter called "Mortgagee") in the sum of: One Hundred Fifty Thousand and No/100 Dollars (\$150,000.00), evidenced by one promissory note of even date herewith more particularly describing the terms and conditions therein.

And Whereas, Mortgagor agreed, in incurring said indebtedness, that this mortgage should be given to secure the prompt payment thereof.

NOW THEREFORE, in consideration of the premises, said Mortgagor, and all others executing this mortgage, do hereby grant, bargain, sell and convey unto the Mortgagee the following described real estate, to wit:

See attached Exhibit A.

Subject to existing easements, restrictions, set back lines, rights of way, limitations, if any, of record.

Property address: 440 Birmingham Street, Montevallo, AL 35115.

This mortgage is not assumable. Said underlying promissory note is due and payable in full upon the sale or transfer of the property described herein. "Sale or Transfer" includes but is not limited to attempted wrap-around mortgages, contracts for sale, or any other agreement providing for an immediate equitable transfer with a later full legal transfer, also including any lease-sales or leases which provide for an option to purchase.

Said property is warranted free from all encumbrances and against any adverse claims, except as stated above.

To Have and To Hold the above granted property unto the said Mortgagee, Mortgagee's successors, heirs, and assigns forever; and for the purpose of further securing the payment of said indebtedness, the undersigned agrees to pay all taxes or assessments when imposed legally upon said premises, and should default be made in the payment of same, the said Mortgagee may at Mortgagee's option pay off the same;

and to further secure said indebtedness, first above named undersigned agrees to keep the improvements on said real estate insured against loss or damage by fire, lightning and tornado for the fair and reasonable insurable value thereof, in companies satisfactory to the Mortgagee, with loss, if any, payable to said Mortgagee, as Mortgagee's interest may appear, and to promptly deliver said policies, or any renewal of said policies to said Mortgagee; and if undersigned fail to keep said property insured as above specified, or fail to deliver said insurance policies to said Mortgagee, then the said Mortgagee, or assigns, may at Mortgagee's option insure said property for said sum, for Mortgagee's own benefit, the policy if collected, to be credited on said indebtedness, less cost of collecting same; all amounts so expended by said Mortgagee for taxes, assessments or insurance, shall become a debt to said Mortgagee or assigns, additional to the debt hereby specially secured, and shall be covered by this Mortgage, and bear interest from date of payment by said Mortgagee, or assigns, and be at once due and payable.

Upon condition, however, that if the said Mortgagor pays said indebtedness, and reimburses said Mortgagee or assigns for any amounts Mortgagees may have expended for taxes, assessments, and insurance, and interest thereon, then this conveyance to be null and void; but should default be made in the payment of any sum expended by the said Mortgagee or assigns, should said indebtedness hereby secured, or any part thereof, or the interest thereon, remain unpaid at maturity, or should the interest of said Mortgagee or assigns in said property become endangered by reason of the enforcement of any prior lien or incumbrance thereon, so as to endanger the debt by hereby secured, then in any one of said events, the whole of said indebtedness hereby secured shall at once becomes due and payable, and this mortgage be subject to foreclosure as now provided by law in case of past due mortgages, and the said Mortgagee, agents or assigns, shall be authorized to take possession of the premises hereby conveyed, and with or without first taking possession, after giving twenty-one days' notice, by publishing once a week for three consecutive weeks, the time, place and terms of sale, by publication in some newspaper published in said County and State, sell the same in lots or parcels or en masse as Mortgagee, agents or assigns deem best, in front of the Court House door of said County, (or the division thereof) where said property is located, at public outcry, to the highest bidder for cash, and apply the proceeds of the sale: First, to the expense of advertising, selling and conveying, including a reasonable attorney's fee; Second, to the payment of any amounts that may have been expended, or that it may then be necessary to expend, in paying insurance, taxes, or other encumbrances, with interest thereon; Third, to the payment of said indebtedness in full, whether the same shall or shall not have fully matured at the date of said sale, but no interest shall be collected beyond the day of sale; and Fourth, the balance, if any, to be turned over to the said Mortgagor and undersigned further agree that said Mortgagee, agents or assigns may bid at said sale and purchase said property, if the highest bidder therefore; and undersigned further agree to pay a reasonable attorney's fee to said Mortgagee or assigns, for the foreclosure of this mortgage in Chancery, should the same be so foreclosed, said fee to be a part of the debt hereby secured.

IN WITNESS WHEREOF the undersigned have hereunto set their signatures and seals, this 5th day of August, 2025.

High Point Capital, LLC

By: [Signature] (Seal)
Michael Bryant, its Manager

STATE OF Alabama)
COUNTY OF Telfair)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Michael Bryant, whose name as Manager of High Point Capital, LLC, is signed to the foregoing document and who is known to me, acknowledged before me on this day that, being informed of the contents of the document, he in his capacity as such Member/Manager and with full authority, executed the same on behalf of the said Company on the day the same bears date.

Given under my hand and seal this 5th day of August, 2025.

[Signature]
Notary Public

My Commission Expires: 9-13-2028

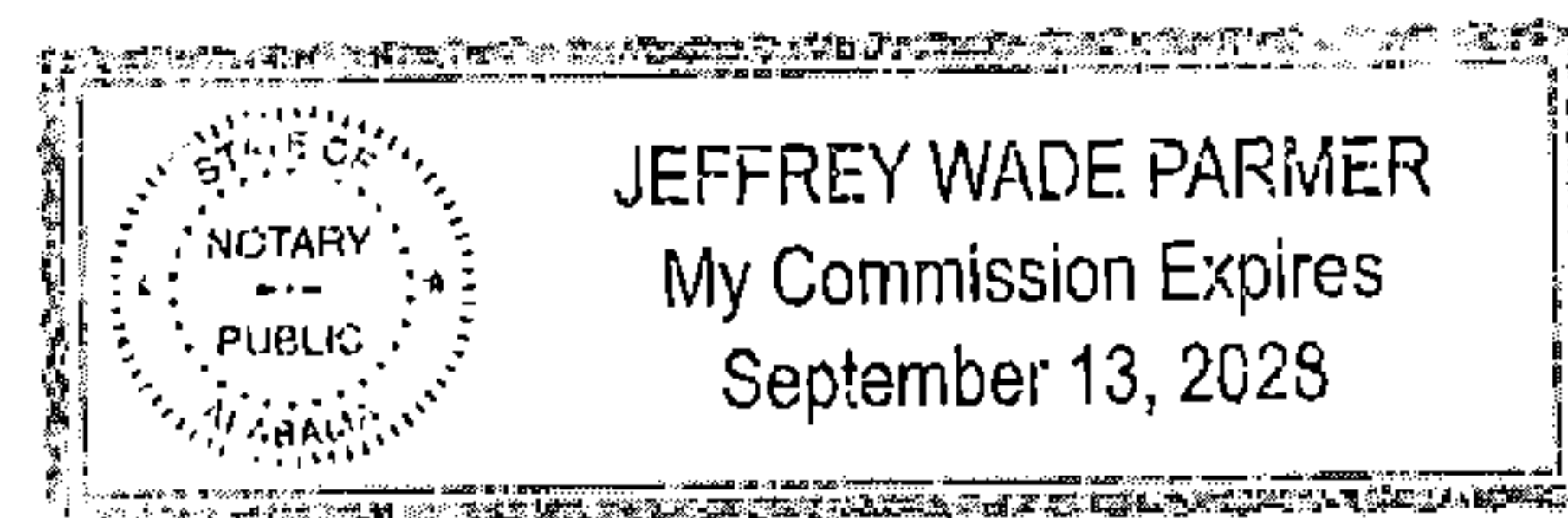


Exhibit "A"
Property Description

Tract 1

Begin at the intersection of the South boundary of Birmingham Street (according to Map One Hundred Acre at Birmingham Junction of ETV and G Railroad as recorded in Deed Book 14, Page 239 in the Shelby County Probate Office) and the West boundary of the NW 1/4 of the SW 1/4 of Section 9, Township 24 North Range 12 East, thence in an Easterly direction along said South boundary of Birmingham Street 2148.65 feet to the point of beginning; thence continue Easterly along said South boundary 100.00 feet; thence turn 90 degrees 00 minutes to the right in a Southerly direction 234.00 feet; thence turn 90 degrees 00 minutes to the right in a Westerly direction 100.00 feet; thence turn 90 degrees 00 minutes to the right in a Northerly direction 234.00 feet to the point of beginning.

Being a part of Lots 25 and 27, Block 3, as shown on Map of J E Bozeman, Civil Engineer, as prepared for Maj Joseph Hardie, being the Map of One Hundred Acres in Birmingham Junction of ETV and G Railroad, said Map being recorded in Deed Book 14 at Page 239, Office of Judge of Probate of Shelby County, Alabama.

Tract 2

Begin at the intersection of the South boundary of Birmingham Street (according to Map of One Hundred Acres at Birmingham Junction of ETV and G Railroad as recorded in Deed Book 14, Page 239 in the Shelby County Probate Office) and the West boundary of the NW 1/4 of the SE 1/4 of Section 9, Township 24 North, Range 12 East, thence in an Easterly direction along said South boundary of Birmingham Street 2248.65 feet to the point of beginning; thence continue Easterly along said South boundary 100.0 feet; thence turn 90 degrees 00 minutes to the right in a Southerly direction 234.00 feet; thence turn 90 degrees 00 minutes to the right in a Westerly Direction 100.00 feet; thence turn 90 degrees 00 minutes to the right in a Northerly direction 234.00 feet to the point of beginning.

Being a part of Lot 27, Block 3, as shown on Map of J E Bozeman, Civil Engineer, as prepared for Mai Joseph Hardie, being the Map of One Hundred Acres in Birmingham Junction of ETV and G Railroad, said Map being recorded in Deed Book 14 at Page 239, Office of Judge of Probate of Shelby County, Alabama.

Tract 3

Begin at the intersection of the South boundary of Birmingham Street (according to Map of One Hundred Acres at Birmingham Junction of ETV and G Railroad as recorded in Deed Book 14, Page 239 in the Shelby County Probate Office) and the West boundary of the NW 1/4 of the SW 1/4 of Section 9, Township 24 North, Range 12 East, thence in an Easterly direction along said

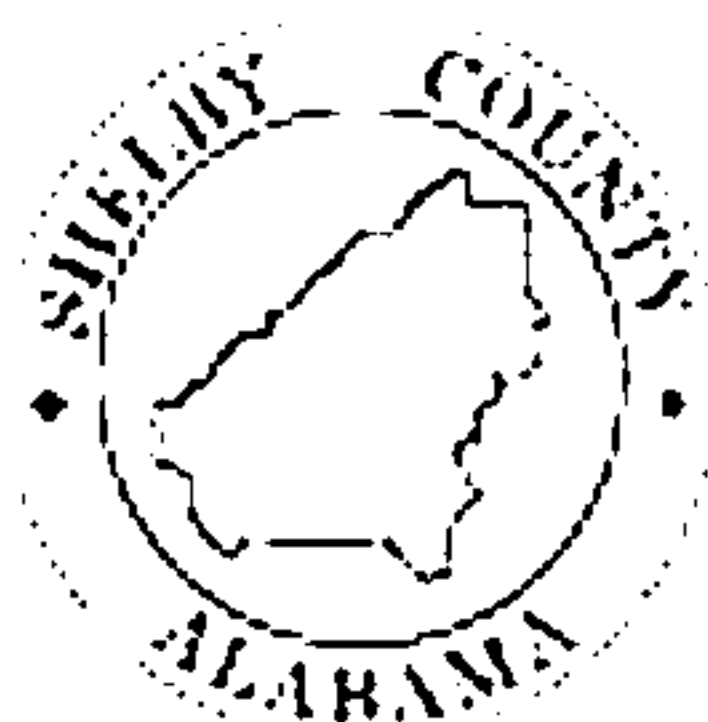
South boundary of Birmingham Street 2348.65 feet to the point of beginning; thence continue Easterly along said South boundary 100.00 feet; thence turn 90 degrees 00 minutes to the right in a Southerly direction 161.71 feet to intersection with the NW right of way boundary of a public road; thence turn 54 degrees 08 minutes to the right in a Southwesterly direction along said NW right of way boundary 123.39 feet; thence turn 125 degrees 52 minutes to the right in a Northerly direction 234.00 feet to the point of beginning.

Being a part of Lots 27 and 29, in Block 3, as shown on Map of J E Bozeman, Civil Engineer, as prepared for Maj Joseph Hardie, being the Map of One Hundred Acres in Birmingham Junction of ETV and G Railroad, said map being recorded in deed Book 14 at Page 239, Office of Judge of Probate Shelby County, Alabama.

Tract 4

Begin at the intersection of the South boundary of Birmingham Street (according to Map of One Hundred Acre at Birmingham Junction of ETV and G Railroad as recorded in Deed Book 14, Page 239 in the Shelby County Probate Office) and the West boundary of the NW 1/4 of the SW 1/4 of Section 9, Township 24 North, Range 12 East, thence in an Easterly direction along said South boundary of Birmingham Street 2448.65 feet to the point of beginning; thence continue Easterly along said South boundary 223.72 feet to intersection with the NW right of way of boundary of a public road; thence turn 144 degrees 08 minutes to the right in a Southwesterly direction along said NW right of way boundary 276.04 feet; thence turn 125 degrees 52 minutes to the right in a Northerly direction 161.71 feet to the point of beginning.

Being a part of Lots 29 and 31 in block 3, as shown on Map of J E Bozeman, Civil Engineer, as prepared for Maj Joseph Hardie, being the Map of One Hundred acres in Birmingham Junction of ETV and G Railroad, said Map being recorded in Deed Book 14, Page 239, Office of Judge of Probate of Shelby County, Alabama



Filed and Recorded
 Official Public Records
 Judge of Probate, Shelby County Alabama, County
 Clerk
 Shelby County, AL
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Allen S. Bayl