

THIS INSTRUMENT PREPARED BY:

First South Farm Credit, ACA

Lynsey Andrews

1613 Frederick Road

P. O. Box 2798

Opelika, AL 36801

AFTER RECORDING RETURN TO:

James Dowdell

1613 Frederick Road

P. O. Box 2798

Opelika, AL 36801

(Space Above This Line For Recording Data)

COMMERCIAL REAL ESTATE MORTGAGE

This COMMERCIAL REAL ESTATE MORTGAGE ("Security Instrument") is made on March 13, 2026 between the mortgagor(s) Lamont Atkins and Karonica Lashan Atkins, a married couple, whose address is 707 Chateaus Drive, Coppell, Texas 75019 ("Mortgagor"), and First South Farm Credit, ACA whose address is 574 Highland Colony Pkwy, Suite 100, Ridgeland, Mississippi 39157 ("Lender"), which is organized and existing under the laws of the United States of America. Mortgagor in consideration of loans extended by Lender and for other valuable consideration, the receipt of which is acknowledged, hereby mortgages, grants, and conveys to Lender, its successors and assigns, forever, with power of sale, all of Mortgagor's right, title, and interest in and to the following described property located in the County of Shelby, State of Alabama:

Property Description: See Exhibit A

Together with all easements, appurtenances, abutting streets and alleys, improvements, buildings, fixtures, tenements, hereditaments, equipment, rents, income, profits and royalties, personal goods of whatever description and all other rights and privileges including all minerals, oil, gas, water (whether groundwater, subterranean or otherwise), water rights (whether riparian, appropriate or otherwise, and whether or not appurtenant to the above-described real property), wells, well permits, ditches, ditch rights, reservoirs, reservoir rights, reservoir sites, storage rights, dams and water stock that may now, or at any time in the future, be located on and/or used in connection with the above-described real property, payment awards, amounts received from eminent domain, amounts received from any and all insurance payments, and timber which may now or later be located, situated, or affixed on and used in connection therewith (hereinafter called the "Property").

This is a **PURCHASE MONEY MORTGAGE**.

RELATED DOCUMENTS. The words "Related Documents" mean all promissory notes, security agreements, prior mortgages, prior deeds of trust, prior deeds to secure debt, business loan agreements, construction loan agreements, resolutions, guaranties, environmental agreements, subordination agreements, assignments of leases and rents and any other documents or agreements executed in connection with this Indebtedness and Security Instrument, whether now or hereafter existing, including any modifications, extensions, substitutions or renewals of any of the foregoing. The Related Documents are hereby made a part of this Security Instrument by reference thereto, with the same force and effect as if fully set forth herein.

INDEBTEDNESS. This Security Instrument secures all amounts as may be evidenced by a promissory note or notes of even, prior or subsequent date hereto, including future advances and every other indebtedness of any and every kind now or hereafter owing from Mortgagor to Lender, howsoever created or arising, whether primary, secondary or contingent together with any interest or charges provided in or arising out of such indebtedness, as well as the agreements and covenants of this Security Instrument and all Related Documents (hereinafter all referred to as the "Indebtedness"). Without limiting the foregoing, Indebtedness expressly includes the following:

Promissory Note. The principal amount of \$484,500.00 evidenced by the promissory note dated March 13, 2026 on loan number 092 016 920000122440 made by Mortgagor, payable to the order of Lender, and all



interest, charges, and other amounts which may be or may become owed as provided under the terms of said promissory note, and any and all amendments, modifications, renewals, extensions, reamortizations, or substitutions thereof. This promissory note, if not paid earlier, will mature on April 1, 2031, unless renewed or extended or the maturity date is accelerated for any reason.

Protective Advances. All amounts advanced by or on behalf of Lender, its successors or assigns, to preserve or protect the Property or fulfill any of the obligations of Mortgagor, under this Security Instrument or any of the Related Documents, including without limitation, any protective advances made with respect to the Property for the payment of taxes, assessments, insurance premiums, costs incurred for the protection of the Property and other costs which Lender is authorized by this Security Instrument or any of the Related Documents to pay on behalf of Mortgagor.

Cross Collateralization. It is the expressed intent of Mortgagor to use this Security Instrument to cross collateralize all of its Indebtedness and obligations to Lender, howsoever arising and whensoever incurred.

Future Advances. To the extent permitted by law, this Security Instrument will secure future advances as if such advances were made on the date of this Security Instrument regardless of the fact that from time to time there may be no balance due under the note and regardless of whether Lender is obligated to make such future advances.

WARRANTIES. Mortgagor, for itself, its heirs, personal representatives, successors, and assigns, represents, warrants, covenants and agrees with Lender, its successors and assigns, as follows:

Performance of Obligations. Mortgagor promises to perform all terms, conditions, and covenants of this Security Instrument and Related Documents in accordance with the terms contained therein.

Defense and Title to Property. At the time of execution and delivery of this instrument, Mortgagor is lawfully seised of the estate hereby conveyed and has the exclusive right to mortgage, grant, convey and assign the Property. Mortgagor covenants that the Property is unencumbered and free of all liens except for encumbrances of record acceptable to Lender. Further, Mortgagor covenants that Mortgagor will warrant and defend generally the title to the Property against any and all claims and demands whatsoever, subject to the easements, restrictions, or other encumbrances of record acceptable to Lender, as may be listed in the schedule of exceptions to coverage in any abstract of title or title insurance policy insuring Lender's interest in the Property.

Condition of Property. Mortgagor promises at all times to preserve and to maintain the Property and every part thereof in good repair, working order, and condition and will from time to time, make all needful and proper repairs so that the value of the Property shall not in any way be impaired.

Removal of any Part of the Property. Mortgagor promises not to remove any part of the Property from its present location, except for replacement, maintenance and relocation in the ordinary course of business.

Alterations to the Property. Mortgagor promises to abstain from the commission of any waste on or in connection with the Property. Further, Mortgagor shall make no material alterations, additions, or improvements of any type whatsoever to the Property, regardless of whether such alterations, additions, or improvements would increase the value of the Property, nor permit anyone to do so except for tenant improvements and completion of items pursuant to approved plans and specifications, without Lender's prior written consent, which consent may be withheld by Lender in its sole discretion. Mortgagor will comply with all laws and regulations of all public authorities having jurisdiction over the Property including, without limitation, those relating to the use, occupancy and maintenance thereof and shall upon request promptly submit to Lender evidence of such compliance.

Due on Sale - Lender's Consent. Mortgagor shall not sell, further encumber or otherwise dispose of, except as herein provided, any or all of its interest in any part of or all of the Property without first obtaining the written consent of Lender. If any encumbrance, lien, transfer or sale or agreement for these is created, Lender may declare immediately due and payable, the entire balance of the Indebtedness.

Insurance. Mortgagor promises to keep the Property insured against such risks and in such form as may within the sole discretion of Lender be acceptable, causing Lender to be named as loss payee or if requested

by Lender, as mortgagee. If requested by Lender, all insurance policies shall include a lender's loss payable endorsement. The insurance company shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld. All insurance policies must provide that Lender will get a minimum of 15 days' notice prior to cancellation. At Lender's discretion, Mortgagor may be required to produce receipts of paid premiums and renewal policies. If Mortgagor fails to obtain the required coverage, Lender may do so at Mortgagor's expense. Mortgagor hereby directs each and every insurer of the Property to make payment of loss to Lender with the proceeds to be applied, only at Lender's option, to the repair and replacement of the damage or loss or to be applied to the Indebtedness with the surplus, if any, to be paid by Lender to Mortgagor.

Payment of Taxes and Other Applicable Charges. Mortgagor promises to pay and to discharge liens, encumbrances, taxes, assessments, lease payments and any other charges relating to the Property when levied or assessed against Mortgagor or the Property.

Timber. Mortgagor covenants that the Property is not subject to any unrecorded timber contracts. Additionally, Mortgagor acknowledges and agrees that no contract for the sale of growing timber for cutting and removal from the Property shall be made without the prior written consent of Lender. Mortgagor agrees not to cut or remove or to permit the cutting or removal of any timber from the Property without the prior written consent of the Lender. Finally, Mortgagor acknowledges and agrees that Lender shall have the right of access to and upon the Property to inspect any and all harvesting of the timber thereon. If Lender is not satisfied, in its sole discretion, with the harvesting, then Lender shall have the right, but not the obligation, to arrange for the harvesting of the timber, at the Mortgagor's expense, by a third-party of Lender's selection and in a manner acceptable to Lender; and any proceeds from any such harvesting may be applied, in the Lender's discretion, to the Indebtedness, whether or not then due and owing.

Environmental Laws and Hazardous or Toxic Materials. Mortgagor and every tenant have been, are presently and shall continue to be in strict compliance with any applicable local, state and federal environmental laws and regulations. Further, neither Mortgagor nor any tenant shall manufacture, store, handle, discharge or dispose of hazardous or toxic materials as may be defined by any state or federal law on the Property, except to the extent the existence of such materials has been presently disclosed in writing to Lender. Mortgagor will immediately notify Lender in writing of any assertion or claim made by any party as to the possible violation of applicable state and federal environmental laws including the location of any hazardous or toxic materials on or about the Property. Mortgagor indemnifies and holds Lender harmless from, without limitation, any liability or expense of whatsoever nature incurred directly or indirectly out of or in connection with: (a) any environmental laws affecting all or any part of the Property or Mortgagor; (b) the past, present or future existence of any hazardous materials in, on, under, about, or emanating from or passing through the Property or any part thereof or any property adjacent thereto; (c) any past, present or future hazardous activity at or in connection with the Property or any part thereof; and (d) the noncompliance by Mortgagor or Mortgagor's failure to comply fully and timely with environmental laws.

Financial Information. Mortgagor agrees to supply Lender such financial and other information concerning its affairs and the status of any of its assets as Lender, from time to time, may reasonably request. Mortgagor further agrees to permit Lender to verify accounts as well as to inspect, copy and to examine the books, records, and files of Mortgagor.

Lender's Right to Enter. Lender or Lender's agents shall have the right and access to inspect the Property at all reasonable times in order to attend to Lender's interests and ensure compliance with the terms of this Security Instrument. If the Property, or any part thereof, shall require inspection, repair or maintenance which Mortgagor has failed to provide, Lender, after reasonable notice, may enter upon the Property to effect such obligation; and the cost thereof shall be added to the Indebtedness and paid on Lender's demand by Mortgagor.

Assignment of Leases and Rents. As additional security for the payment of the Indebtedness and the performance of the covenants contained herein, Mortgagor hereby assigns and transfers over to Lender any present or future leases, subleases, or licenses of the Property, including any guaranties, extensions, amendments, or renewals thereof, and all rents, income, royalties, and profits derived from the use of the Property or any

portion of it, whether due or to become due (collectively the "Rents"). So long as Mortgagor is not in default, Mortgagor may receive, collect and enjoy all Rents accruing from the Property. Lender may also require tenant and any other user of the Property to make payments of Rents directly to Lender. However, by receiving any such payments, Lender is not, and shall not be considered, an agent for any party or entity. Any amounts collected may, at Lender's sole discretion, be applied to protect Lender's interest in the Property, including but not limited to the payment of taxes and insurance premiums and to the Indebtedness. At Lender's sole discretion, all leases, subleases and licenses must first be approved by Lender.

CONDEMNATION. Mortgagor shall give Lender notice of any action taken or threatened to be taken by private or public entities to appropriate the Property or any part thereof, through condemnation, eminent domain or any other action. Further, Lender shall be permitted to participate or intervene in any of the above described proceedings in any manner it shall at its sole discretion determine. Lender is hereby given full power, right and authority to receive and receipt for any and all damages awarded as a result of the full or partial taking or appropriation and in its sole discretion, to apply said awards to the Indebtedness, whether or not then due or otherwise in accordance with applicable law. Unless Lender otherwise agrees in writing, any application of proceeds to the Indebtedness shall not extend or postpone the due date of the payments due under the Indebtedness or change the amount of such payments.

MORTGAGOR'S ASSURANCES. At any time, upon a request of Lender, Mortgagor will execute and deliver to Lender, and if appropriate, cause to be recorded, such further mortgages, assignments, assignments of leases and rents, security agreements, pledges, financing statements, or such other document as Lender may require, in Lender's sole discretion, to effectuate, complete and to perfect as well as to continue to preserve the Indebtedness, or the lien or security interest created by this Security Instrument.

ATTORNEY-IN-FACT. Mortgagor appoints Lender as attorney-in-fact on behalf of Mortgagor. If Mortgagor fails to fulfill any of Mortgagor's obligations under this Security Instrument or any Related Documents, including those obligations mentioned in the preceding paragraph, Lender as attorney-in-fact may fulfill the obligations without notice to Mortgagor. This power of attorney shall not be affected by the disability of the Mortgagor.

EVENTS OF DEFAULT. The following events shall constitute default under this Security Instrument (each an "Event of Default"):

Nonpayment. Any failure to make payments as required under this Security Instrument, the Indebtedness, or any other Related Documents.

Noncompliance with Agreements; Cross Default. Failure to perform or keep any covenants, obligations, promises, or any other terms or conditions as required under this Security Instrument, Related Documents, or any other agreement that Mortgagor has with Lender.

False Statements. The making of any oral or written statement, assertion, representation, or warranty to Lender made in connection with or related to this Security Instrument or any of the Related Documents that is false or misleading in any material respect, either when made or becomes false or misleading thereafter.

Material Adverse Change. A material adverse change occurs in the financial condition, business, assets, or operations of Mortgagor that Lender reasonably believes impairs or negatively affects the ability or likelihood of payment or performance required under the Security Instrument or Related Documents. A material adverse change includes, without limitation, a change in 25% or more of the ownership of Mortgagor without the prior written consent of Lender or the sale, transfer, or encumbrance of all or substantially all of Mortgagor's business or assets.

Termination of Existence. The dissolution, termination of existence, insolvency, bankruptcy, receivership proceedings, or discontinuation as a going concern of Mortgagor or Mortgagor's business.

Adverse Proceedings. A judgment, garnishment, lien, or similar encumbrance, proceeding, or item is filed, issued, placed upon, or levied against Mortgagor or any of Mortgagor's assets. The commencement of any foreclosure, forfeiture, seizure, eminent domain, or condemnation proceedings or attempts by any creditor, governmental agency, or party to take any of Mortgagor's assets in which Lender has a lien.

Insecurity or Impairment of Rights. Lender reasonably and in good faith deems itself or the likelihood of performance under this Security Instrument to be insecure or reasonably determines that this Security

Instrument, any Related Documents, or any rights or remedies thereunder are terminated, impaired, invalid, unenforceable, or otherwise ineffective for any reason at any time.

Collateral Impairment. Lender has a good faith belief that Lender's rights or ability to exercise its rights in the Property or its value are or will soon be impaired, or that the Property itself is or will soon be impaired. This includes failure to keep the Property insured as provided herein; failure to allow Lender to inspect the Property upon demand or at reasonable time; failure to make prompt payment of taxes on the Property; loss, theft, substantial damage, or destruction of the Property; and, when Property includes inventory, accounts, chattel paper, or instruments, failure of account debtors to pay their obligations in due course.

REMEDIES. Upon the occurrence of an Event of Default, Lender may exercise any of the following rights and remedies, in addition to any other rights or remedies available at law or in equity.

Maintain Property. Lender shall be entitled to make payments and incur expenses as necessary or advisable to preserve the Property, including but not limited to liens required to be paid by Mortgagor. The amounts paid for any such purposes will be added to the Indebtedness and will bear interest at the rate of interest otherwise accruing on the Indebtedness until paid. Lender shall have the same rights of Mortgagor, if any, under any contract or agreement paid or any debt or lien discharged.

Waiver of Notice. IN THE EVENT OF THE SALE OF THIS PROPERTY UNDER THE PROCEDURE FOR FORECLOSURE OF A SECURITY INSTRUMENT BY ADVERTISEMENT, AS PROVIDED BY APPLICABLE LAW, OR IN THE EVENT LENDER EXERCISES ITS RIGHTS UNDER THE ASSIGNMENT OF LEASES AND RENTS, THE MORTGAGOR HEREBY WAIVES ANY RIGHT TO ANY NOTICE OTHER THAN THAT PROVIDED FOR SPECIFICALLY BY STATUTE, OR TO ANY JUDICIAL HEARING PRIOR TO SUCH SALE OR OTHER EXERCISE OF RIGHTS.

Acceleration. Lender may immediately, or at its option, without notice to Mortgagor declare the entire Indebtedness due and payable, along with any other amounts owed to Lender.

Power of Sale. It is the express intention that Lender, to the fullest extent permitted by law, be granted a "power of sale" with respect to the Property. If Lender chooses to invoke the power of sale, Lender will provide notice of sale pursuant to applicable law. Other remedies herein shall not be construed to limit or otherwise affect Lender's right to elect foreclosure by nonjudicial procedures.

Foreclosure. Lender may and is hereby authorized and empowered to foreclose this Security Instrument in accordance with applicable law. Lender may sell, lease, or otherwise dispose of the Property, by public or private proceedings, for cash or credit, without assumption of credit risk. Lender may sell all or any part of the Property, and one or more exercises of Lender's rights and powers granted herein shall not extinguish or exhaust the rights and powers unless and until all obligations are satisfied in full. If Mortgagor has lawfully waived notice, Lender will not provide any further notification of the sale. Lender or its designee may purchase the Property at any sale. Lender will execute and deliver to the purchaser or purchasers at such sale any deeds of conveyance good and sufficient at law, pursuant to the statute in such case made and provided.

Application of Proceeds. The proceeds collected shall be applied, less costs and expenses incurred, to any Indebtedness secured hereby in such order and manner as Lender may determine, except as prohibited by law. After all Indebtedness and costs have been paid, any surplus will be rendered to the party or parties entitled to it.

Tenancy at Sufferance. If Mortgagor remains in possession of all or any portion of the Property after it is sold as provided herein or Lender otherwise becomes entitled to possession, Mortgagor shall become a tenant at sufferance and shall either be responsible to pay a reasonable rental rate for continued use of the Property or immediately vacate the Property upon demand by Lender.

Recovery of Costs and Expenses. Lender shall be entitled to recover all fees, costs, expenses, and amounts paid or incurred by Lender in protection of its interest in the Property or in enforcing or pursuing its rights and remedies provided hereunder or under any other Related Documents. The fees, costs, expenses, and amounts recoverable by Lender pursuant to this Security Instrument shall be added to and become a part of the Indebtedness payable to Lender immediately upon demand and shall accrue interest at the maximum interest rate available under any documents evidencing the Indebtedness from the date such fee, cost, expense, or amount was incurred.

Appointment of Receiver. Lender shall immediately be entitled to make application for and obtain the appointment of a receiver for the Property and of the earnings, income, issue and profits of it, with the powers as the court making the appointment confers. Mortgagor hereby irrevocably consents to such appointment and waives notice of any application therefor, unless notice is expressly required by applicable law. The receiver may serve without bond, if permitted by law, and employment by the Lender does not prohibit a receiver from serving.

Specific Performance. The parties agree that the remedies available may be inadequate compensation for any loss. Therefore, to the extent allowed by applicable law, in Lender's sole discretion, Lender may seek specific performance of any promise, obligation, or covenant contained in this Security Instrument. Any defense in any action for specific performance that the remedy at law would be adequate is waived.

Cumulative Remedies. All of Lender's rights and remedies, however evidenced and from whichever source they derive, are cumulative in nature. Lender is entitled to exercise any remedy in any order it determines appropriate. Lender may exercise remedies singularly or concurrently.

GENERAL WAIVERS. Mortgagor, to the extent permitted by law, hereby waives (a) notice of acceptance of this Security Instrument, and all notice of the creation, extension of, or accrual of any of the Indebtedness; (b) diligence, presentment, protest, demand for payment, notice of dishonor, notice of intent to accelerate, and notice of acceleration in connection with the Indebtedness or any other obligations now existing or hereafter owing which are secured by this Security Instrument; (c) any requirement that Lender proceed against or pursue any other collateral securing or any other party responsible for some or all of the Indebtedness; (d) any requirement that Lender pursue or exhaust any other remedy available to Lender; (e) any right to request that Lender marshal any part or piece of the Property and/or any other collateral; (f) any defenses or claims relating to Lender's failure to protect, preserve, or resort to any collateral; and (g) any and all defenses that could be asserted by Mortgagor, including, but not limited to, any defenses arising out of failure of consideration, breach of warranty, fraud, payment, statute of frauds, bankruptcy, lack of capacity, statute of limitations, Lender liability, unenforceability of any loan document, accord and satisfaction, usury, or the extension, renewal, and modification of the Indebtedness.

Mortgagor, to the extent permitted by law, further waives and agrees not to assert any and all rights, benefits, and defenses that might otherwise be available under the provisions of the governing law that might operate, contrary to any agreements between Mortgagor, and Lender, to limit Mortgagor's liability to Lender, including all defenses of suretyship.

TO THE EXTENT PERMITTED BY LAW, MORTGAGOR WAIVES ANY RIGHT TO NOTICE, OTHER THAN ANY NOTICE REQUIRED HEREIN, AND WAIVES ANY RIGHT TO ANY HEARING, JUDICIAL OR OTHERWISE, PRIOR TO LENDER EXERCISING ITS RIGHTS UNDER THIS SECURITY INSTRUMENT.

WAIVER OF APPRAISEMENT RIGHTS. Mortgagor waives all appraisement rights relating to the Property to the extent permitted by law.

HIGHLY ERODIBLE LAND AND WETLAND CONSERVATION. Default shall also exist if any loan proceeds are used for a purpose that will contribute to excessive erosion of highly erodible land or to the conversion of wetland to produce or to make possible the production of an agricultural commodity, as provided by 7 CFR Part 12.

UNIFORM COMMERCIAL CODE (U.C.C.) Mortgagor grants to Lender a security interest in all goods that Mortgagor owns now or in the future and that are or will become fixtures related to the Property. Mortgagor grants to Lender a security interest in all timber to be cut and as-extracted collateral situated on the Property including any rents, income or profits relating to them. Mortgagor agrees that this Security Instrument shall suffice as a financing statement and may therefore be filed of record as a financing statement for the purposes of Article 9 of the Uniform Commercial Code. Mortgagor authorizes Lender to file any financing statements required under the Uniform Commercial Code.

ASSIGNABILITY. Lender may assign or otherwise transfer any or all of its rights or obligations under this Security Instrument without notice to Mortgagor. Any assignee will have the same rights as Lender. Mortgagor

may not assign this Security Instrument or any of its rights or obligations hereunder without the prior express written consent of Lender.

SURVIVAL. Lender's rights in this Security Instrument will continue in its successors and assigns. This Security Instrument is binding on all heirs, executors, personal representatives, administrators, successors, and assigns of the Mortgagor.

NOTICES. Unless otherwise required by applicable law or provided under this Security Instrument, any notice or demand given by Lender to any party is considered effective when: (i) it is deposited in the United States Mail with the appropriate postage or with a nationally recognized overnight courier service; (ii) it is sent via electronic mail; (iii) it is sent via facsimile; (iv) it is received if personally delivered; or (v) it is received if delivered through any other commercially reasonable means. Such notice or demand shall be sent to the party at the address contained herein or at an alternative address, e-mail address, or facsimile number as may be provided to Lender in writing. Any notice given to Lender must be addressed to Lender at the address contained herein or at an alternative address as may be provided by Lender in writing.

NO WAIVER. No failure or delay of Lender to exercise any right, remedy, power, or privilege hereunder shall affect that right, remedy, power, or privilege nor shall any single or partial exercise thereof preclude the exercise of any right, remedy, power, or privilege. No failure or delay to demand strict adherence to the terms of this Security Instrument shall be deemed to constitute a course of conduct inconsistent with Lender's right at any time, before or after an event of default, to demand strict adherence to the terms of this Security Instrument. If Lender waives or delays enforcing a right, Lender may still enforce the same right later.

JOINT AND SEVERAL LIABILITY. All obligations and liabilities of Mortgagor under this Security Instrument are joint and several.

SEVERABILITY. If any term is invalid or unenforceable, the term shall be excluded and ineffective to the extent of such invalidity or unenforceability. All other terms shall remain in full force and effect.

HEADINGS. The headings are for reference only and do not define, modify, expand, or limit any of the terms or provisions herein.

SINGULAR AND PLURAL TERMS. All words in the singular shall include the plural and the plural shall include the singular.

TIME IS OF THE ESSENCE. Time is of the essence in the performance of all obligations of Mortgagor.

ATTORNEY'S FEES, COSTS, AND EXPENSES. Except to the extent prohibited by law, Mortgagor agrees to pay all of Lender's fees, costs, and expenses arising out of or related to the enforcement of this Security Instrument or the relationship between the parties. Included in the fees that Lender may recover from Mortgagor are the reasonable attorney's fees that Lender incurs, including all fees incurred in the course of representing Lender before, during, or after any lawsuit, arbitration, or other proceeding and those incurred in appeals, whether the issues arise out of contract, tort, bankruptcy, or any other area of law. Included in the costs and expenses which Lender may recover are all court, alternative dispute resolution or other collection costs, and all expenses incidental to perfecting Lender's security interests and liens, preserving the Property (including payment of taxes and insurance), records searches, and expenses related to audits, inspection, and copying. All amounts Lender is entitled to recover shall accrue interest at the highest rate provided in any of the Related Documents from the date any such fee, cost, or expense is incurred.

GOVERNING LAW. This Security Instrument shall be governed by and construed under the laws of the State of Alabama, except to the extent that federal law controls.

WAIVER OF JURY TRIAL. All parties hereby knowingly, voluntarily, and irrevocably waive, to the fullest extent permitted by law, any right to trial by jury of any dispute between the parties, whether the cause of action is based in contract, tort, or any other theory.

COUNTERPARTS. This Security Instrument may be executed by the parties using any number of copies. All executed copies taken together will be treated as a single Security Instrument.

INTEGRATION AND AMENDMENT. This Security Instrument, along with any of the Related Documents, encompasses the entire understanding and agreement of the parties with respect to the matters set forth in this Security Instrument. There is no other promise, understanding, agreement, usage, or course of dealing, either oral or written, that affects it. This Security Instrument supersedes all prior oral or written agreements, commitments, and understandings between the parties relating to the subject matter of this Security Instrument. Any modifications or alterations to this Security Instrument must be in writing and executed by those parties burdened by the modification or alteration.

ORAL AGREEMENTS DISCLAIMER. This Security Instrument represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

AGENT/NOMINEE: This Security Instrument is executed by the mortgagor in favor of, and the term "Mortgagee" as used herein shall include, First South Farm Credit, ACA, for itself and as agent/nominee for any party pursuant to a master agreement among it and its wholly-owned subsidiaries First South Farm Credit, FLCA and , as their interests may appear.

THIS SECURITY INSTRUMENT IS MADE, GIVEN, SIGNED, AND DELIVERED UNDER SEAL AND IT IS INTENDED THAT THIS SECURITY INSTRUMENT IS AND SHALL HAVE THE EFFECT OF A SEALED INSTRUMENT UNDER LAW.

By signing this Security Instrument, each Mortgagor acknowledges that all provisions have been read and understood. Signed and sealed by Mortgagor(s):

Karonica Lashan Atkins
Attorney-in-Fact Lamont Atkins (Seal)
Karonica Lashan Atkins, as Date 3/13/26
Attorney-in-Fact
Lamont Atkins

Karonica Lashan Atkins (Seal)
Karonica Lashan Atkins Date 3/13/26
Individually

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA

COUNTY OF Jefferson

I, David P. Condon Notary, do hereby certify that Karonica Lashan Atkins, as Attorney-in-Fact Lamont Atkins and Karonica Lashan Atkins, a married couple, whose names are signed to the foregoing and who are known to me, acknowledged before me on this day that, being informed of the contents of the Security Instrument, they executed the same, voluntarily, on the day the same bears date. Given under my hand this 3/13/2026

My commission expires: 2/12/2030

David P. Condon

(Official Seal)

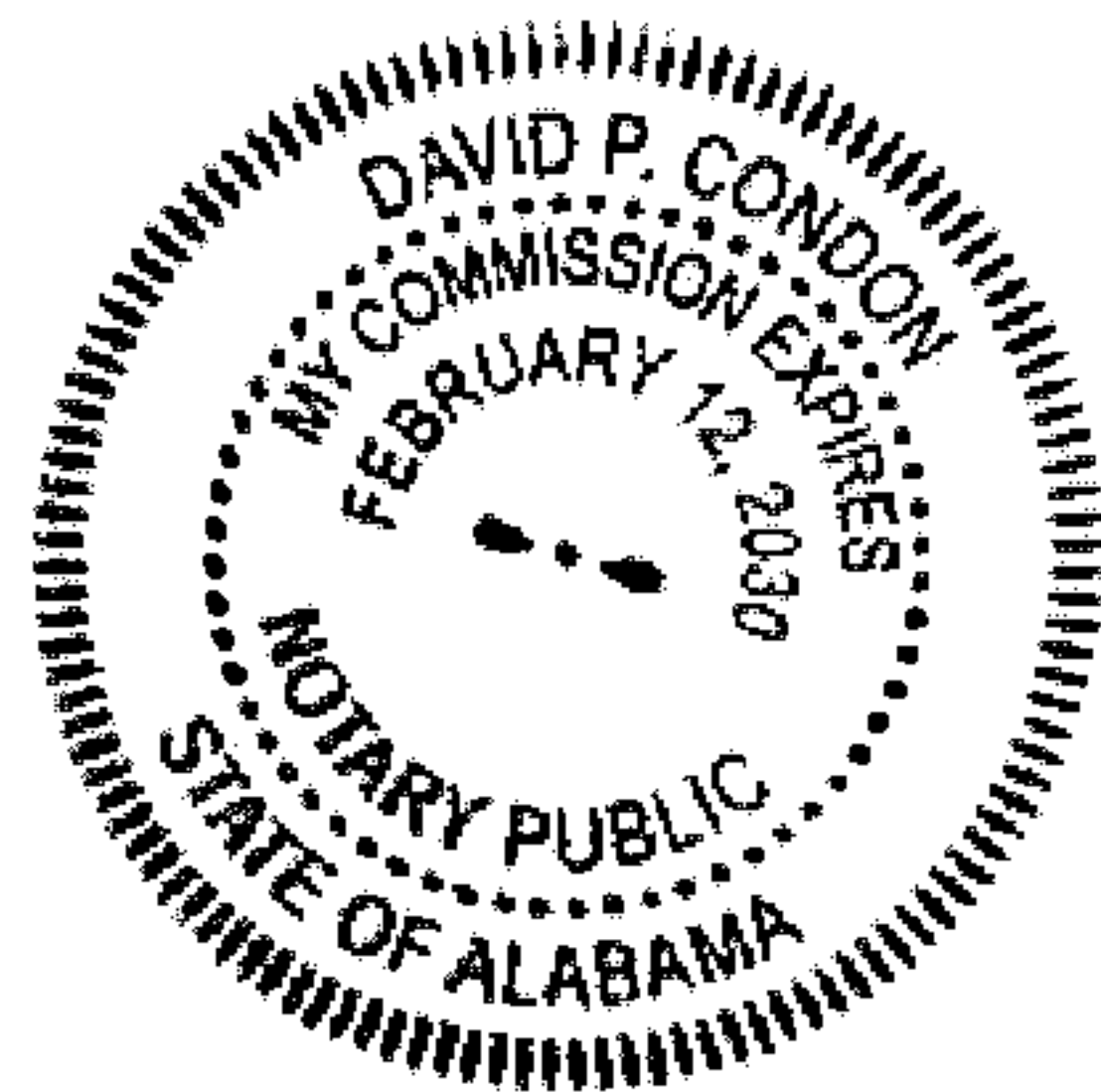


Exhibit A

The Land referred to herein below is situated in the County of Shelby, State of Alabama, and is described as follows:

Commence at a 2" pipe in place being the Southwest corner of the Northeast one-fourth of the Southwest one-fourth of Section 10, Township 24 North, Range 15 East, Shelby County, Alabama, said point being the Point of Beginning. From this beginning point proceed North 01° 14' 43" West along the West boundary of said quarter-quarter section for a distance of 1327.95 feet to a 3" pipe in place, said point being the Northwest corner of said quarter-quarter section and said corner also being the Southwest corner of the Southeast one-fourth of the Northwest one-fourth; thence proceed North 01° 14' 47" West along the West boundary of the East one-half of the Northwest one-fourth of said Section 10 for a distance of 625.50 feet to a 2" pipe in place; thence proceed North 01° 14' 48" West along the West boundary of the East one-half of the Northwest one-fourth of said Section 10 for a distance of 1227.60 feet to a 1/2" rebar in place, said point being located on the Easterly right-of-way of Alabama Highway #145; thence proceed Northeasterly along the Easterly right-of-way of said road and along the curvature of a concave curve left having an arc length of 107.03 feet and a radius of 12,443.49 feet for a chord bearing and distance of North 34° 51' 14" East, 107.03 feet (set 1/2" rebar CA-0114-LS); thence proceed South 01° 47' 53" East for a distance of 154.97 feet (set 1/2" rebar CA-0114-LS); thence proceed South 88° 06' 47" West for a distance of 19.56 feet (set 1/2" rebar CA-0114-LS); thence proceed South 01° 14' 48" East for a distance of 984.62 feet (set 1/2" rebar CA-0114-LS); thence proceed South 83° 11' 15" East for a distance of 1308.94 feet (set 1/2" rebar CA-0114-LS), said point being located on the East boundary of the Southeast one-fourth of the Northwest one-fourth; thence proceed South 00° 51' 09" East along the East boundary of said quarter-quarter section and along the East boundary of the Northeast one-fourth of the Southwest one-fourth for a distance of 1912.30 feet to a rock pile in place being the Southeast corner of said Northeast one-fourth of the Southwest one-fourth; thence proceed South 87° 22' 29" West along the South boundary of said quarter-quarter section for a distance of 1328.28 feet to the Point of Beginning.

The above described land is located in the Northeast one-fourth of the Southwest one-fourth, the Southeast one-fourth of the Northwest one-fourth and the Northeast one-fourth of the Northwest one-fourth of Section 10, Township 24 North, Range 15 East, Shelby County, Alabama.

The above described property is a portion of the lands acquired in that certain Warranty Deed recorded as Instrument No. 20000907000308361 and Instrument No. 20180719000257840 in the Office of the Judge of Probate of Shelby County, Alabama, and is more particularly described by the boundary survey of Ray & Gilliland, P.C., dated January 3, 2024.

Karonica Lashan Atkins
Attorney in Fact

Lamont Atkins (Seal)
Karonica Lashan Atkins, as
Attorney-in-Fact
Lamont Atkins
Date
3/13/2026

Karonica Lashan Atkins (Seal)
Karonica Lashan Atkins
Individually
Date
3/13/2026



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Allie S. Boyd