



20260331000092530 1/4 \$33.00
Shelby Cnty Judge of Probate, AL
03/31/2026 10:21:23 AM FILED/CERT

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This instrument was prepared by Cathy Swope, Operations Department, Lucro Commercial Solutions, LLC, 1591 Summit Lake Drive, Ste 100, Tallahassee, FL 32317

MODIFICATION OF MORTGAGE AND REAFFIRMATION OF ASSIGNMENT OF LEASES AND RENTS

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is March 20, 2026. The parties and their addresses are:

MORTGAGOR:

JC MAXX MOTORS LLC
An Alabama Limited Liability Company
3414 Pelham Parkway
Pelham, AL 35214

LENDER:

AVADIAN CREDIT UNION
Organized and existing under the laws of Alabama
P. O. Box 360287
Birmingham, AL 35236

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated December 16, 2022 and recorded on December 20, 2022 (Security Instrument). The Security Instrument was recorded in the records of Shelby County, Alabama at Instrument #20221220000455520 as to the Mortgage and Instrument #20221220000455530 as to the Assignment of Leases and Rents and covered the following described Property:

Lot 7, Keystone Commercial Complex as recorded in Map Book 21, Page 62, in the Probate Office of Shelby County, Alabama.

The property is located in Shelby County at 801 Keystone Court, Pelham, Alabama 35124.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts and Future Advances. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A renewal note or other agreement, No. 2213060-70, dated March 20, 2026, from Mortgagor to Lender, with a loan amount of \$69,601.67 and maturing on March 1, 2029.

(b) Future Advances. All future advances from Lender to Mortgagor under the Specific Debts executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to Mortgagor either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing.

(c) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. This Modification will not secure any other debt if Lender, with respect to that other debt, fails to fulfill any necessary requirements or fails to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property.

(d) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. WARRANTY OF TITLE. Mortgagor warrants that Mortgagor continues to be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell and mortgage with the power of sale the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

4. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

[SIGNATURES TO FOLLOW ON NEXT PAGE]

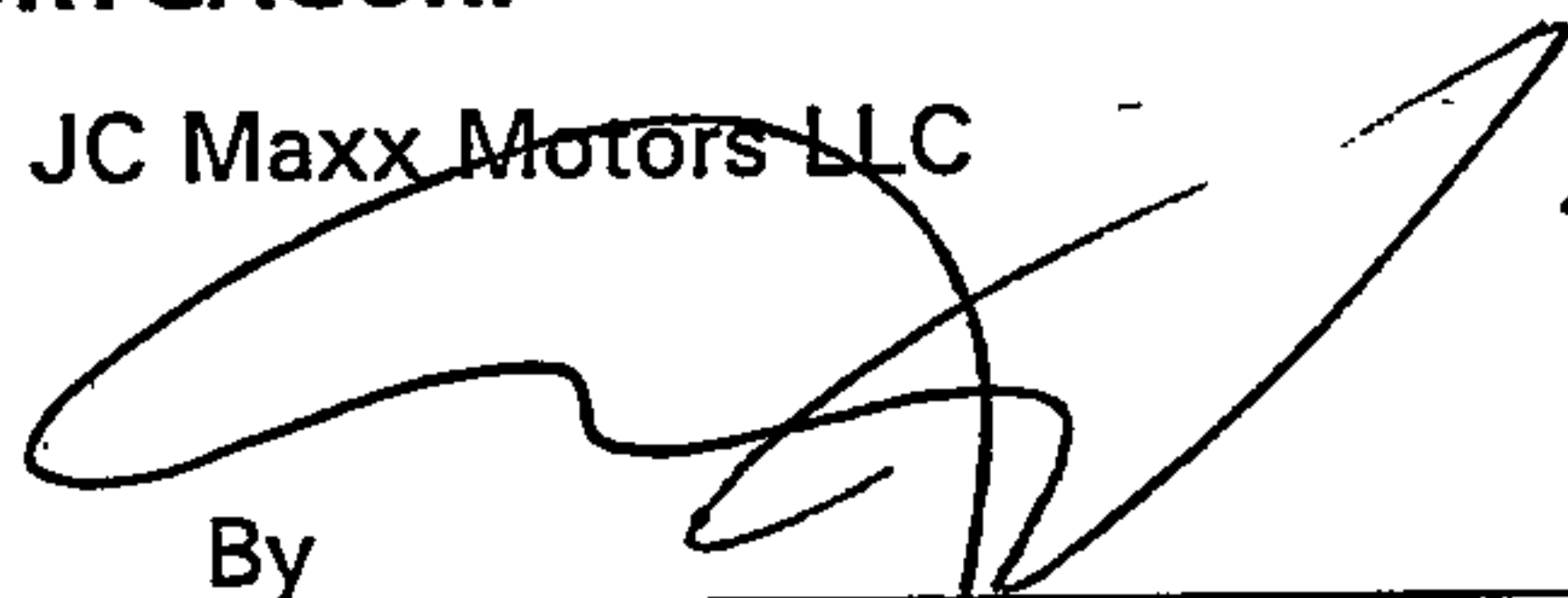


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SIGNATURES. By signing under seal, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

JC Maxx Motors LLC



By _____ (Seal)
Oscar Fernando Becerra, Sole Member

Date 3.20.26



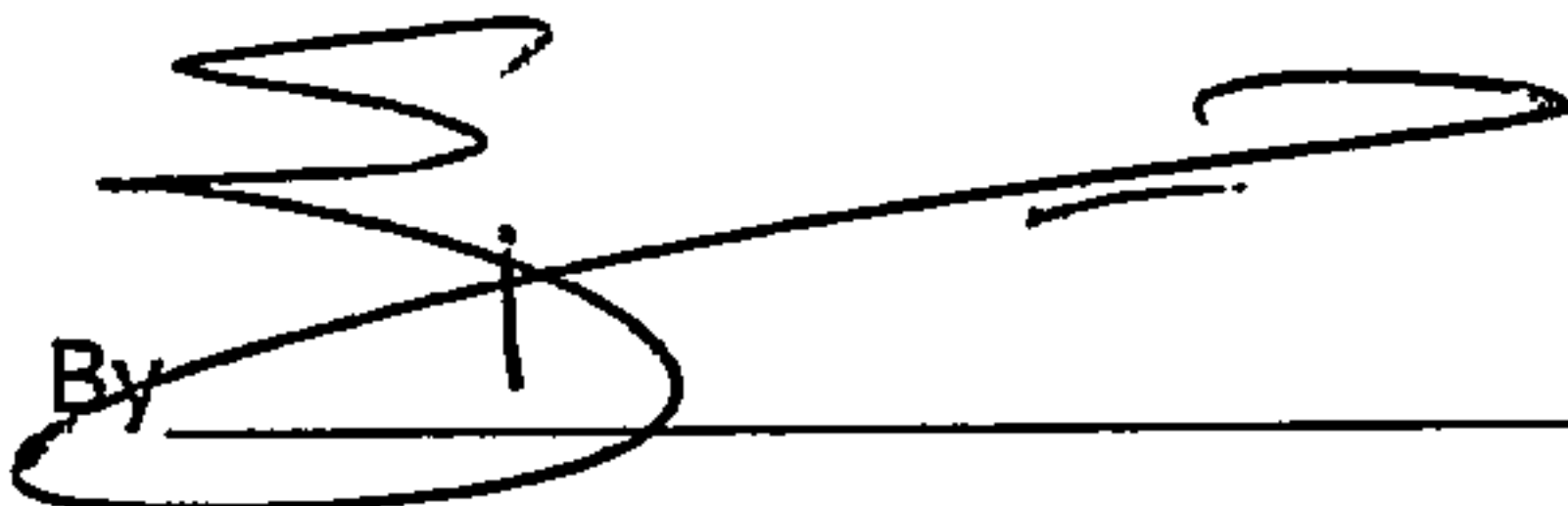
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(Witness)

(Witness)

LENDER:

Avadian Credit Union



By _____ (Seal)

Date 3/24/2026

(Witness)

(Witness)



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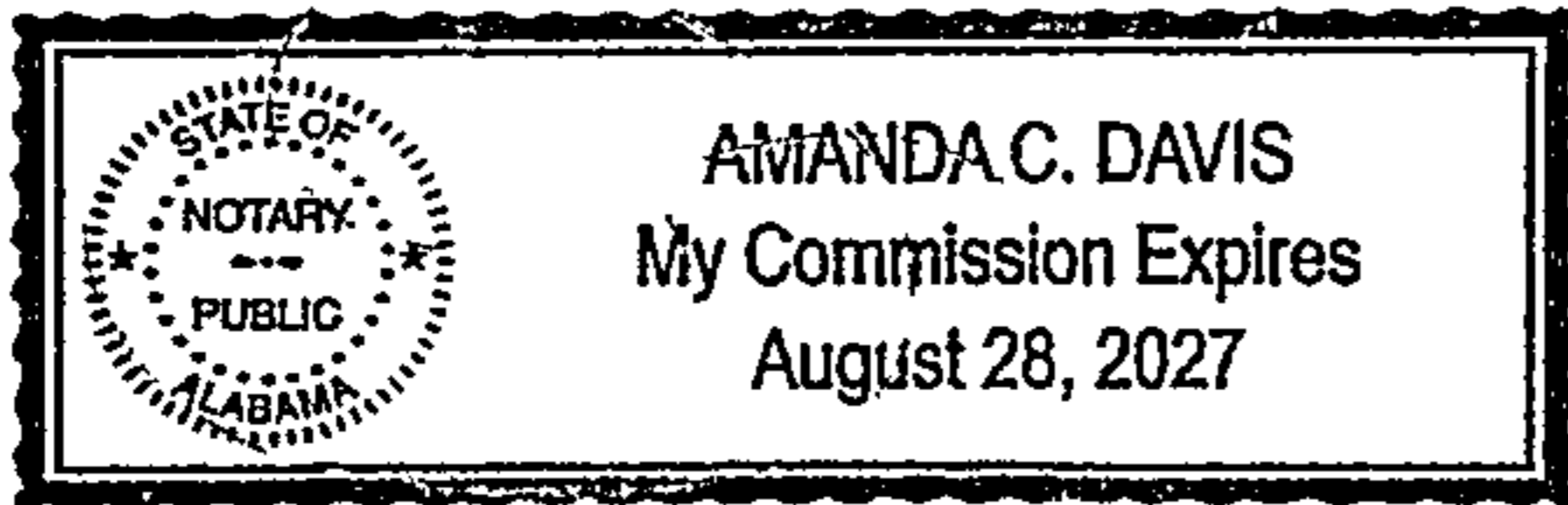
ACKNOWLEDGMENT.

STATE OF ALABAMA, COUNTY OF Shelby ss.

I, Amanda C Davis, a notary public, in and for said County in said State, hereby certify that Oscar Fernando Becerra, whose name(s) as Sole Member of the JC Maxx Motors LLC, a Limited Liability Company, is/are 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, he/she/they, in his/her/their capacity as such Sole Member, executed the same voluntarily on the day the same bears date. Given under my hand this the 20th day of March 2026.

My commission expires:

Amanda C Davis
(Notary Public)



(Lender Acknowledgment)

STATE OF ALABAMA, COUNTY OF JEFFERSON ss.

I, Tameka Church, a notary public, in and for said County in said State, hereby certify that Ben Muranaka, whose name(s) as Business Relationship Officer of Avadian Credit Union, a corporation, is/are 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, he/she/they, as such officer(s) and with full authority, executed the same voluntary for and as the act of said corporation. Given under my hand this the 20th day of March 2026.

My commission expires: 12/19/27

Tameka Church
(Notary Public)

