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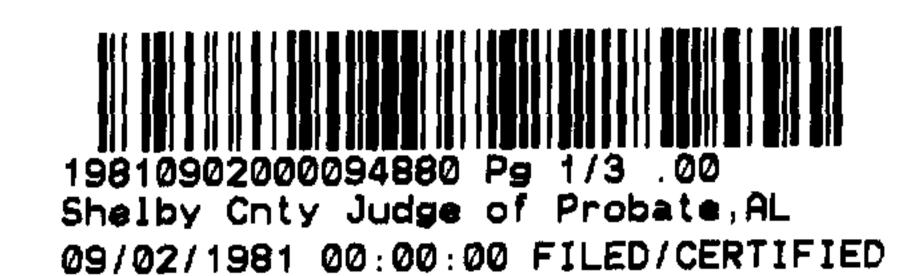
MORTGAGE LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

COUNTY OF JEFFERSON AND SHELBY

A. Douglas Collins, Jr., a single man

(hereinafter called "Mortgagors", whether one or more) are justly indebted, to Joe W. Kellum, Jr. and Rebecca Ann Kellum



And Whereas, Mortgagors 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 Mortgagors,

A. Douglas Collins, Jr., a single man

and all others executing this mortgage, do hereby grant, bargain, sell and convey unto the Mortgagee the following described real estate, situated in Jefferson and Shelby

County, State of Alabama, to-wit:

see attached Exhibit "A" for legal description

Subject to taxes for 1981.

Subject to terms and conditions of Declaration of Condominium of record.

Subject to easements and rights of way of record.

The debt secured hereby shall be non-transferrable and shall become due and payable in full in the event of a sale of subject property.

This is a purchase money mortgage.

To Have And To Hold the above granted property unto the said Mortgagee, Mortgagee's successors, heirs, and assigns forover; 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, or 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 hereby secured, then in any one of said events, the whole of said indebtedness hereby secured shall at once become 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 weck 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 incumbrances, 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 therefor; 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 un-	dersigned A. Do	ouglas Collins, Jr., a	single man
	have hereunto set	My signature	and seal, this	12th day of Aug a. Douglas COLLINS	ust 19 81 (SEAL)
			-	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(SEAL)
		•		~~************************************	(SEAL)
				B.2000000000000000000000000000000000000	(SEAL)
	THE STATE of JEFFERSON COUNTY I, Larry L. Halcomb , a Notary Public in and for said County, in said State that A. Douglas Collins, Jr., a single man whose name is signed to the foregoing conveyance, and who is known to me acknowledged before me on this description.				
	that being informed of the contents of the conveyance he executed the same voluntarily on the day the same bears date.				
15	Given under my	y hand and official	seal this 12th	day of August	, 19 81 Notary Public.
4					
	THE STATE of)		
*	THE STATE of		COUNTY	Ma Commission Expired Janus	ary 23, 1982
Book	I, hereby certify that		COUNTY	pominicalen Expired Janu, a Notary Public in	and for said County, in said State,
Book	I,			, a Notary Public in	and for said County, in said State,
Book	I, hereby certify that whose name as a corporation, is so being informed of	igned to the foregother the contents of su	oing conveyance, and ich conveyance, he, a	, a Notary Public in of the who is known to me, acknowledges	and for said County, in said State,
Book	I, hereby certify that whose name as a corporation, is so being informed of for and as the act of	igned to the foregother the contents of su	oing conveyance, and ich conveyance, he, a	, a Notary Public in of the who is known to me, acknowledges	and for said County, in said State, edged before me, on this day that,
Book	I, hereby certify that whose name as a corporation, is so being informed of for and as the act of	igned to the foregother the contents of such said corporation.	oing conveyance, and ich conveyance, he, a	, a Notary Public in of i who is known to me, acknowles such officer and with full authors day of	and for said County, in said State, edged before me, on this day that, cority, executed the same voluntarily
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LAND TITLE COMPANY OF ALAB

317 NORTH 20th STREET BIRMINGHAM, ALABAMA 35203

Init 2-5 in Windhover, a Condominium, located at Old Rocky Ridge Road, Jefferson County, Alabma, as established by Declaration of Condominium recorded on July 23, 1975, in Real Volume 1197 Page 689, in the Pro-The Office of Jefferson County, Alabama, and in Misc. Book 12 Page 1 in the Probate Office of Shelby County, Alabama, as amended by Amendments of Condominium recorded in Real Volume 1200 Page 637, in Real. Volume 1385 Page 91, in Ral Volume 1388, Page 152, in Real Volume 1564 Page 374, in Real Volume 1573 Page 594, in Real Volume 1632 Page 85, and in Real Volume 1632 Page 93 in the Probate Office of Jefferson County, Alabama, and in Misc. Book 12 page Page 196, in Misc. Book 18 Page 28, in Misc. Book 18 Page 163, in Misc. Book 24 Page 465, in Misc. Book 24 Page 468, in Misc. Book 26 Page 329 and in Misc. Book 26 Page.337 in the Probate Office of Shelby County, Alabma; together with an undivided interest in the common elements of Windhover, a condominum as set out in Exhibit "B" attached to said Declaration of Condominium, as it may have been or may hereafter be amended pursuant to said Declaration; said unit being more particularly detailed in the plans and drawings of said condominium, as recorded in Map Book 107 Page 26 in the Probate Office of Jefferson County, Alabama, and in Map Book 6

Page 52 in the Probate Office of Shelby County, Alabama, and amended by revision in supplemental plans recorded in Map Book 107 Page 32, in Map Book 111 Page 34, in Map Book 115 Page 5, in Map Book 116 Page 76 and in Map Book 116 Page 77 in the Probate Office of Jefferson County, Alabama, and in Map Book 6 Page 55, in Map Book 6 Page 133, in Map Book 7 Page 41, in Map Book 7 Page 81, and in Map Book 7 Page 82 in the Probate Office of Shelby County, Alabama.

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