

STATE OF ALABAMA

SHELBY COUNTY.

This instrument prepared by:

Ronald E. Webster, Vice President
First Bank of Childersburg, Al. 35044

THIS INDENTURE, Made and entered into on this, the 7 day of Nov. 19 85 by and between Tommy Richeys B.B.Q. & Tommy Richey, Shelbia Richey and Joel Richey hereinafter called Mortgagor (whether singular or plural); and First Bank of Childersburg, a banking corporation hereinafter called the Mortgagee:

WITNESSETH: That, WHEREAS, the said Tommy Richeys B.B.Q. & Tommy Richey, Shelbia Richey and Joel Richey are

justly indebted to the Mortgagee in the sum of Eighty four thousand five hundred fifty dollars & 20/100

which is evidenced as follows, to-wit: One promissory installment note of even date from Mortgagors to Mortgagee in the sum of \$84,550.20, including principal and interest and said sum payable as follows: 83 equal, consecutive, monthly installments of \$100655 each, commencing on the 7 day of December, 19 85, and continuing on the 7 day of each month thereafter until the 7 day of November, 19 92, when the final payment of \$2,006.55 shall be due and payable.

NOW, THEREFORE, IN CONSIDERATION of said indebtedness and any other indebtedness arising hereunder and in order to secure the same, and any other indebtedness now or hereafter owing to the Mortgagee by said Mortgagor, the Mortgagor does hereby grant, bargain, sell and convey unto Mortgagee the following described property, to-wit: DESCRIPTION ATTACHED.

Parcel 2

Part of the Southeast 1/4 of the Southeast 1/4 of Section 15, Township 19, Range 2 East, described as follows: Begin at the Southeast corne and run North along East line of said 1/4 1/4 Section a distance of 700 feet; thence run West 85 yards; thence run in a Southeasterly direction 732 feet to point of beginning, excepting highway right of way. ALSO, A part of the Southeast 1/4 of the Southeast 1/4 of Secti 15, Township 19 South, Range 2 East, described as follows: Commencing at the Southeast corner of said forty and run in a Northerly direction along the Eastern boundary line of said forty a distance of 700 feet a point being the point of beginning; thence turn left 90 deg. and run along North side of Pearson lot a distance of 255 feet to a point; thence turn right 65 deg. 30 min. and run 221.4 feet to a point; then turn right 114 deg. 30 min. and run 346.5 feet to a point on East line of said forty, which point is 200 feet North of point of beginning; thence run in a Southerly direction along East line of said forty a distance of 200 feet to the point of beginning.

Parcel 3

From the Southeast corner of the SW 1/4 of the SE 1/4 of Section 28, Township 19 South, Range 2 East, run North along the East line of said 1/4 1/4 a distance of 1090.97 feet; thence left 86 deg. 03 min. a distance of 352.39 feet to the point of beginning; thence continue in a straight line 157.15 feet to a point on the East right of way line of U. S. Highway No. 231; thence right 116 deg. 24 min. a distance of 208.70 feet along the right of way line of said highway; thence right 63 deg. 36 min. a distance of 157.15 feet; thence right 116 deg. 24 min a distance of 208.70 feet to the point of beginning herein described.

Mineral and mining rights excepted (Parcels 2 and 3)

All being situated in Shelby County, Alabama.

Conwill's Justice

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BOOK

5/11/85

1/10/85

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TO HAVE AND TO HOLD, together with all and singular the rights, tenements, hereditaments, and appurtenances there-
unto belonging or in anywise appertaining, unto the Mortgagee, and the Mortgagee's successors and assigns, in fee simple.

And the Mortgagor does hereby covenant with the Mortgagee that the Mortgagor is lawfully seized in fee of said
premises; that the Mortgagor has a good right to sell and convey the same; that said premises are free from incumbrance;
and that the Mortgagor warrants, and will forever defend the title to said premises against the lawful claims and demands of
all persons whomsoever.

This conveyance is upon condition, however, that, if the Mortgagor shall pay and discharge the indebtedness hereby
secured as the same matures and shall perform the covenants herein contained, then this conveyance shall become null and
void. But if the said Mortgagor should make default in the payment of any part of the indebtedness hereby secured or in the
payment of the interest thereon, or should fail to keep any covenant in this mortgage contained, or should be adjudicated
bankrupt, or if the improvements on said premises are damaged so as to make the insurance thereon or any part of said
insurance payable, then, in the election of the Mortgagee, the entire indebtedness secured hereby shall become immediately
due and payable, and failure to declare the entire indebtedness due in case of default shall not operate as a waiver of the right
to declare the entire indebtedness due in the event of any subsequent default; and the Mortgagee, the Mortgagee's agent
or attorney, is hereby authorized to take possession of the property hereby conveyed, and with or without possession thereof
to sell said property at public outcry to the highest bidder, for cash, before the south door of the Court House of Talladega
County, Alabama, after giving notice of the time, place, and terms of sale by publication once a week for three successive
weeks in some newspaper published in said County or by posting notice at three public places in said County.

In case of sale under the power herein contained, the Mortgagee or any person authorized in writing by the Mortgagee
shall have power to execute a conveyance to the purchaser, conveying all the right, title, interest, and claim of the Mortgagor
in and to said premises, either at law or in equity. The Mortgagee may purchase said property at any sale hereunder and
acquire title thereto as could a stranger.

Out of the proceeds of sale the Mortgagee shall pay, first, the costs of advertising, selling, and conveying said property,
together with a reasonable attorney's fee; secondly, the amount of the indebtedness due and owing to the Mortgagee hereby
secured, together with the interest thereon, and any taxes, insurance premiums, or other charges that the Mortgagee may
have paid as herein provided; and lastly, the surplus, if any, shall be paid to the Mortgagor, or the Mortgagor's heirs or assigns.

The Mortgagor covenants that the Mortgagor will pay all taxes and assessments which may lawfully be levied against
the premises, and will deposit receipts therefor with the Mortgagee, and that the Mortgagor will insure, and keep insured the
improvements thereon against loss by fire and tornado for not less than the indebtedness hereby secured, in some company
acceptable to the Mortgagee, with loss payable to the Mortgagee as the Mortgagee's interest may appear, and will deposit
with the Mortgagee the policies evidencing such insurance, and that the Mortgagor will protect said premises from waste and
keep the same in good condition and repair; and in case of the failure of the Mortgagor to pay said taxes or assessments
before the same, or any part thereof, become delinquent, or in case of failure to insure or keep insured in said amount the
improvements on said property, or in case of failure to protect said premises from waste and keep the same in good condition
and repair, the Mortgagee may, at the Mortgagee's option, either pay said taxes and assessments and purchase said
insurance and protect said premises from waste and keep same in good condition and repair, or any of them and the amount
of taxes, assessments, insurance premiums, repairs, and other expenditures, or any of them, as paid shall be secured by this
conveyance as fully and to the same extent and under the same conditions as the indebtedness hereinabove described — or
the Mortgagee may, at the Mortgagee's election, proceed to foreclose this mortgage, as in hereinabove provided.

Mortgagor agrees and stipulates that as against the collection of this said indebtedness the said Mortgagor does hereby
waive all right of exemptions, both as to homestead and personal property, under the constitution and laws of the State of
Alabama, or of any other state, or of the United States.

IN WITNESS WHEREOF, the Mortgagor has hereto set the Mortgagor's hand and seal, on this, the day and year
herein first above written.

..... (L.S.) *Shellie Ruth* (L.S.)
..... (L.S.) *Shellie J. Keckley* (L.S.)
..... (L.S.) *Paul R. Keckley*

STATE OF ALABAMA,

Shelby COUNTY

I, the undersigned authority, in and for said County, in said State, hereby certify that Tommy Richeys B.B.Q. & Tommy Richey, Shelbia Richey and Joel Richey

whose name s /are signed to the foregoing conveyance, and who are known to me (or made known to me) acknowledged before me on this day that, being informed of the contents of the conveyance, have executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 7 day of November 19 85

Sara Ann Price
Notary Public

STATE OF ALABAMA
COUNTY

I, the undersigned authority, in and for said County, in said State, do hereby certify that on the day of , 19 , came before me the within named known to me (or made known to me) to be the wife of the within named, who, being examined separate and apart from the husband touching her signature to the within conveyance, acknowledged that she signed the same of her own free will and accord, and without fear, constraints, or threats on the part of the husband.

Given under my hand and seal this the day of , 19

Notary Public

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STATE OF ALA. SHELBY CO.
I CERTIFY THIS INSTRUMENT WAS FILED:
1985 NOV 20 PM 1:55
Thomas W. Henderson, Jr.
JUDGE OF THE STATE

Table with recording fees: Mortgage Tax \$126.00, Deed Tax, Mineral Tax, Recording Fee 7.50, Index Fee 1.00, TOTAL \$135.50