REAL ESTATE MORTGAGE AND SECURITY AGREE	MENT
Mortgagors (last name first): ALTADENA WOODS PARTNERSHIP	Mortgagee:
1031 South 21st Street	First Commercial Bank
Birmingham, AL 35205	Post Office Box 11746
City State Zip	Birmingham, Alabama 35202-1746
THE STATE OF ALABAMA	This instrument was prepared by: W. HOWARD DONOVAN, III
THE STATE OF ALABAMA	1608 13th Avenue, South, Suite 100
SHELBY County	Birmingham, AI. 35205
KNOW ALL MEN THESE BY THESE PRESENTS: That wh	ereas
ALTADENA WOODS PARTNERSH	IP, an Alabama General Partnership
hereinafter called "Mortgagee") in the sum of Two Mill together with interest theron, as evidenced by a promissory note or longer, indicate the maturity date.)	Dollars (\$ 2,200,000.00)
NOW, THEREFORE, in consideration of the premise any renewals or extensions thereof and the interest thereon, a hereafter owed by any of the above-named to Mortgagee, with indirect, contingent or absolute, matured or unmatured, joi compliance with all the covenants and stipulations hereinaft	whether such indebtedness is primary or secondary, direct of interpretation of the security of
ALTADENA WOODS PARTNERSHIP	
"Mortgagors") do hereby assign, grant, bargain sell and conve in <u>Shelby</u> County, State of Alabama, viz:	(whether one or more, hereinafter called y unto Mortgagee the following described real property situated
SOURCE OF TITLE:	

See Exhibit A which is attached hereto and incorporated herein as if the same were fully set out.

This is a future advance mortgage. This Mortgage secures future advances and up to \$2,250,000.00 which shall be advanced by Mortgagee to Mortgagor in accordance with a Subdivision Loan Agreement of even date herewith, the terms of which Agreement are made a part hereof and incorporated herein. This instruments is also a purchase money mortgage as the funds advanced hereunder, in part, have been used to pay the purchase price of the property described in the attached Exhibit A.

2000 Services

together with all rents and other revenues thereof and all rights, privileges, easements, tenements, interests, improvements and appurtenances thereunto belonging or in anywise appertaining, including any after-acquired title and easements and all rights, title and interest now or hereafter owned by Mortgagors in and to all buildings and improvements, storm and screen windows and doors, gas, steam, electric, solar and other heating, lighting, ventilating, air-conditioning, refrigerating and cooking apparatus, elevators, plumbing, sprinkling, smoke, fire, and intrusion detection devices, and other equipment and fixtures now or hereafter attached or appertaining to said premises, all of which shall be deemed to be real property and conveyed by this mortgage, and all of which real property, equipment and fixtures are sometimes hereinafter called the "mortgaged property."

TO HAVE AND TO HOLD the same and every part thereof unto Mortgagee, its successors and assigns forever.

And for the consideration aforesaid, and as additional security for all of the indebtedness described above (including future advances), Mortgagors hereby assign and transfer to Mortgagee, and grant to Mortgagee a security interest in, all building materials, household appliances, equipment, fixtures and fittings of every kind or character now owned or hereafter acquired by Mortgagors, or any of them, located, whether permanently or temporarily, on the mortgaged property, and all building materials, household appliances, equipment, fixtures and fittings now owned or hereafter acquired by Mortgagors, or any of them, located or stored on any other real property, which are or shall be purchased by Mortgagors, or any of them, for the purpose, or with the intention, of making improvements on the mortgaged property or to the premises located on said property. The personal property herein transferred includes, without limitation, all lumber, bricks, building stones, building blocks, sand, cement, roofing materials, paint, doors, windows, storm doors, storm windows, nails, wires and wiring, hardware, plumbing and plumbing fixtures, heating and air conditioning equipment and appliances, electrical and gas equipment and appliances, pipes and piping, ornamental and decorative fixtures, and in general all building materials, equipment and appliances of every kind and character used or useful in connection with improvements to real property.

For the purpose of furthe: securing the payment of said indebtedness Mortgagors warrant, covenant and agree with Mortgagee, its

For the purpose of furthe: securing the payment of said indebtedness Mortgagors warrant, covenant and agree with Mortgagee, its successors and assigns, as follows:

- 1. That they are lawfully seized in fee and possessed of the mortgaged property and have a good right to convey the same as aforesaid, that they will warrant and forever defend the title against the lawful claims of all persons whomsoever, and that the mortgaged property is free and clear of all encumbrances, easements and restrictions not herein specifically mentioned.
 - 2. That they will pay all taxes, assessments, or other liens taking priority over this mortgage when imposed upon the mortgaged property, and should default be made in the payment of the same, or any part thereof. Mortgagee may pay the same (but Mortgagee is not obligated to do so). If the mortgaged property or any part thereof is a unit in a condominium or a planned unit development, Mortgagors shall perform all of Mortgagors' obligations under the declaration or covenants creating or covering the condominium or planned unit development, the bylaws and regulations of the condominium or planned unit development, and constituent documents. Should Mortgagors default in any of such obligations, Mortgagee may perform Mortgagors' obligations (but Mortgagee is not obligated to do so).
 - 3. That they will keep the buildings on the mortgaged property continuously insured in such amounts, in such manner and with such companies as may be satisfactory to Mortgagee against loss by fire (including so-called extended coverage), wind and such other hazards (including flood and water damage) as Mortgagee may specify from time to time, with loss, if any, payable to Mortgagee, and will deposit with Mortgagee policies of such insurance or, at Mortgagee's election, certificates thereof, and will pay the premiums therefor as the same become due. Mortgagors shall have the right to provide such insurance through a policy or policies independently obtained and paid for by Mortgagors or through an existing policy. Mortgagee may, for reasonable cause, refuse to accept any policy of insurance obtained by Mortgagors. Mortgagors shall give immediate notice in writing to Mortgagee of any loss or damage to the mortgaged property from any cause whatever. If Mortgagors fail to keep said property insured as above specified, Mortgagee may insure said property (but Mortgagee is not obligated to do so) for its insurable value against loss by fire, wind and other hazards for the benefit of Mortgagors and Mortgagee or for the benefit of Mortgagee alone, at Mortgagee's election. The proceeds of such insurance shall be paid by the insurer to Mortgagee, which is hereby granted full power settle and apmpromise claims under all policies, to endorse in the name of Mortgagors any check or draft representing the proceeds of any such insurance, and to demand, receive and give receipt for all sums becoming due thereunder. Said insurance proceeds, if collected, may be credited on the indebtedness secured by this mortgage, less costs of collection, or may be used in repairing or reconstructing the premises on the mortgaged property, at Mortgagee's election. Any application of the insurance proceeds to repairing or reconstructing premises on the mortgaged property shall not extend or postpone the due date of any installment payments of the indebtedness hereby secured or reduce the amount of such installments.
 - 4. That commencing upon written request by Mortgagee and continuing until the indebtedness secured hereby is paid in full. Mortgagors will pay to Mortgagee concurrently with, and on the due dates of, payments on the indebtedness hereby secured a sum equal to the ground rents, if any, next due on the mortgaged property, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus water rents, fire district charges, taxes and assessments next due on the mortgaged property (all as estimated by Mortgagee), less any sums already paid to Mortgagee therefor, divided by the number of months or other payment periods to elapse before one month or payment period prior to the date when such ground rents, premiums, water rents, fire district charges, taxes and assessments will become due, such sums to be held by Mortgagee in trust, to pay said ground rents, premiums, water rents, fire district charges, taxes and assessments. All payments mentioned in the preceeding sentence and the payments to be made on the indebtedness secured hereby shall be added together and the aggregate amount thereof shall be paid by Mortgagors each month or other payment period in a single payment to be applied by Mortgagee to the following items in the order set forth: (a) ground rents, taxes, water rents, fire district charges, assessments, fire and other hazard insurance premiums; (b) interest on the indebtedness secured hereby; and (c) the balance, if any, shall be applied toward the payment of the sum hereby secured. Any deficiency in the amount of such aggregate monthly or other periodic payments shall constitute a default under this mortgage. Any excess funds accumulated under this paragraph after payment of the items herein mentioned shall be credited in calculating the monthly or other periodic payments of the same nature required hereunder in the subsequent year; but if the actual amount of any such item shall exceed the estimate therefor, Mortgagors shall without demand forthwith make good the deficiency. Failure by Mortgagors to do so before the due date of such item shall be a default hereunder. If the mortgaged property is sold under foreclosure or is otherwise acquired by Mortgagee after default, any remaining balance of the accumulations under this paragraph shall be credited to the principal of the secured indebtedness as of the date of the foreclosure sale or as of the date the property is otherwise acquired.
 - 5. That they will take good care of the mortgaged property and the personal property described above and will not commit or permit any waste thereon or thereof, and that they will keep the same repaired and at all times will maintain the same in as good condition as it now is, reasonable wear and tear alone excepted. If Mortgagors fail to make repairs to the mortgaged property, Mortgagee may make such repairs at Mortgagors' expense (but Mortgagee is not obligated to do so). Mortgagee, its agents and employees, may enter the mortgaged property and any improvements thereon at any reasonable time for the purpose of inspecting or repairing such improvements.
 - 6. That all amounts expended by Mottgagee for insurance or for the payment of taxes or assessments or to discharge liens on the mortgaged property or other obligations of Mortgagers or to make repairs to the mortgaged property or any improvements thereon shall become a debt due Mortgagee, shall be payable at once without demand upon or notice to any person, shall bear interest at the rate of interest payable on the principal sum of the note described above, or if no such rate of interest is specified in the note or if the rate specified would be unlawful, at the rate of 8% per annum from the date of payment by Mortgagee, and such debt and the interest thereon shall be secured by this mortgage. Upon failure of Mortgagors to reimburse Mortgagee for all amounts so expended, at the election of Mortgagee and with or without notice to any person, Mortgages may declare the entire indebtedness secured by this mortgage due and payable and may foreclose this mortgage as hereinafter provided or as provided by law.
 - 7. That no delay or failure of Mortgagee to exercise any option to declare the maturity of any debt secured by this mortgage shall be taken or deemed as a waiver of the right to exercise such option or to declare such forfeiture either as to past or present defaults on the part of Mortgagors, and that the procurement of insurance or payment of taxes or other liens or assessments or obligations by Mortgagee shall not be taken or deemed as a waiver of the right to accelerate the maturity of the indebtedness hereby secured by reason of the failure of Mortgagors to procure such insurance or to pay such taxes, liens, assessments or obligations, it being agreed by Mortgagors that no terms or conditions contained in this mortgage can be waived, altered or changed except by a writing signed by Mortgagee.
 - 8. The mortgagors who are obligated to pay the debtedness hereby secured will well and the pay and discharge such in the less as it shall become due and payable to the note or notes described above, where was or ex-

- 9. The fault shall be made in the payment of any of the terms or condition this mortgage, Mortgagee may proceed to the rent, income and profits from the more property, either with or without the appointment of a receiver (to which appointment Mortgagers hereby consent), and Mortgagee may notify the lessees or other payors thereof to make payment directly to Mortgagee. Any rents, income and profits collected by Mortgagee prior to foreclosure of this mortgage, less the costs of collecting the same, including any real estate or property management commissions and attorney's fees incurred, shall be credited first to advances made by Mortgagee and the interest thereon, then to interest due on the indebtedness hereby secured, and the remainder, if any, shall be applied toward the payment of the principal sum hereby secured.
- 10. That if possession of the mortgaged property is allowed to remain in any other person or entity to the exclusion of Mortgagors for a period of one year or more, or if all or any part of the mortgaged property or any interest therein is sold, assigned, transferred or conveyed by Mortgagors, or any of them, without Mortgagee's prior written consent, excluding only (a) the creation of a lien or encumbrance expressly subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, or (d) the grant of any leasehold interest of one year or less (including all mandatory or optional renewal periods) not containing an option to purchase, Mortgagee may, at Mortgagee's option, declare all indebtedness secured by this mortgage to be due and payable immediately with or without notice to Mortgagors. Mortgagee may condition its consent to any such transfer of possession of, or an interest in, the mortgaged property upon the transferee's agreeing to pay a gicaler rate of interest on all or any part of the indebtedness secured by this mortgage or to adjust the payment schedule of all or any part of the indebtedness secured by this mortgage or to adjust the payment schedule of all or any part of the indebtedness secured by this mortgage or to adjust the payment schedule of all or any part of the indebtedness secured by this mortgage or to adjust the payment schedule of all or any part of the indebtedness secured by this mortgage as hereinafter provided or as provided by law.
- II. That all the covenants and agreements of Mortgagors herein contained shall extend to and bind their respective heirs, executors, administrators, successors and assigns, and that such covenants and agreements and all options, rights, privileges and powers herein given, granted or secured to Mortgagee shall inure to the benefit of the successors and assigns of Mortgagee.
- 12. That the provisions of this mortgage and the note or notes secured hereby are severable, and that the invalidity or unenforceability of any provision of this mortgage or of any such note or notes shall not affect the validity and enforceability of the other provisions of this mortgage or of such note or notes. The remedies provided to Mortgagee herein are cumulative with the rights and remedies of Mortgagee at law and in equity, and such rights and remedies may be exercised concurrently or consecutively. A carbon or photostatic copy of this mortgage may be filed as a financing statement in any public office.

UPON CONDITION, HOWEVER, that if Mortgagors shall well and truly pay and discharge all the indebtedness hereby secured (including future advances) as the same shall become due and payable and shall in all things do and perform all acts and agreements by them herein agreed to be done according to the tenor and effect thereof, then and in that event only this conveyance and the security interest herein granted shall be and become null and void; but should default be made in the payment of any indebtedness hereby secured or any renewals or extensions thereof or any part thereof or should any interest thereon remain unpaid at maturity, or should default be made in the repayment of any sum expended by Mortgagee under the authority of any provision of this mortgage, or should the interest of Mortgagee in the mortgaged property or any of the personal property described above become endangered by reason of the enforcement of any lien or encumbrance thereon, or should a petition to condemn any part of the mortgaged property be filed by any authority, person or entity having power of eminent domain, or should any law, either state or federal, be passed imposing or authorizing the imposition of a specific tax with upon this mortgage or the indebtedness hereby secured or permitting or authorizing the deduction of any such tax from the principal or interest secured by this mortgage or by virute of which any tax or assessment upon the mortgaged property shall be charged against the owner of this mortgage, or should at any time any of the covenants contained in this mortgage or in any note or other evidence of indebtedness secured hereby be declared invalid or unenforceable by any court of competent jurisdiction, or should Mortgagors fail to do and perform any other act or thing herein required or egreed to be done, then in any of said events the whole of the indebtedness hereby secured, or any portion or part thereof which may at said date not have been paid, with interest thereon, shall at once become due and payable and this mortgage subject to foreclosure at the option of Mortgagee, notice of the exercise of such option being hereby expressly waived by Mortgagors, and Mortgagee shall have the right to enter upon and take possession of the mortgaged property and after or without taking such possession to sell the same fore the Court House door of the County (or the division thereof) where said property, or any substantial part of said property, is located, at public outcry for cash, after first giving notice of the time, place and terms of such sale by publication once a week for three consecutive weeks prior to said sale in some newspaper published in said County; and upon the payment of the purchase price. Mortgagee or the actioneer at said sale is authorized to execute to the purchaser for and in the name of Mortgagors a good and sufficient deed to the property sold. And upon the occurrence of any such event, Mortgagee shall have the rights and remedies of a secured party after default by its debtor under the Alabama Uniform Commercial Code, including, without limitation, the right to take possession of any of the property herein transferred which is personal property and to sell the same at one or more public or private sales, at the election of Mortgagee. At Mortgagee's request, Mortgagors agree to assemble such property and to make the same available to Mortgagee at such place as Mortgagee shall reasonably designate. Mortgagors agree that notice of the time and place of any public sale or of the time after which any private sale or other intended disposition of said property, or of any part thereof, will be held shall be sufficient if delivered to Mortgagors or mailed to Mortgagors at the address set forth above, or such other address as Mortgagors shall have furnished to Mortgagee in writing for that purpose, not less than five days before the date of such sale or other intended disposition of said property. Mortgagee shall apply the proceeds of said sale or sales under this mortgage as follows: First, to the expenses of advertising, selling and conveying, including a reasonable attorneys' fee not exceeding 15% of the unpaid debt after default if the original amount financed exceeded \$300; second, to the payment of any amounts that may have been expended or that may then be necessary to expend in paying insurance, taxes and other encumbrances, with interest thereon; third, to the payment of the indebtedness hereby secured and interest thereon in such order as Mortgagee may elect, whether such debts shall or shall not have fully matured at the date of said sale; and fourth; the lance, if any, to be paid over to Mortgagors or to whomsoever then appears of record to be the owner of Mortgagors' interest in said property. Mortgagee may bid and become the purchaser of the mortgaged property at any foreclosure sale hereunder. Mortgagors hereby waive any aguirement that the mortgaged property to sold in separate tracts and agree that Mortgagee may, at its option, sell said property en masse regardless of the number of parcels hereby conveyed.

IN WITNESS WHEREOF, each of the undersigned

ALTADENA WOODS PARTNERSHIP

45 day of May	, 1986	1
		ALTADENA WOODS PARTNERSHIP
		By. Me Do My
		Its General Partner
		Its Ceneral Protect
·		By: Muittellegel
		Its General Partner
ATTEST:	<u> </u>	

		INDIVID	UAL ACKNOWLEDGMENT
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and for said County, in s	aid State, hereby	y certify that	
foregoine conveyance at	nd who	known to me, ackn	lowledged before me on this day
nvevance.	execute	d the same voluntarily	on the day the same bears date.
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			Notary Public
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conveyance.	execu	ted the same voluntari	ly on the day the same bears dat
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to me, acknowledged be th full authority, execute	a General Perfore me on this ed the same volume	eartnership s day that, being info untarily for and as the	a corporation, is signed to the formed of the contents of the contents of the contents of the content of said corporation.
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EAL ESTATE MORTGAGE ND SECURITY GREENENT	ALABAMA. COUNTY. c of the Judge of Probate.	the within mortgi	o'clock M., and duly record and o'clock of Mortgages, at page and examined. Judge of Probate.
	n and for said County, in said County,	CONVEYANCE. In and for said County, in said State, here the foregoing conveyance and who conveyance. execute the foregoing conveyance and who conveyance. execute al, this day of and for said County, in said State, hereby the full authority, executed the same volume the full authority, executed the same volume is seal, this day of day of	and for said County, in said State, hereby certify that

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EXHIBIT A

A parcel of land situated in the south half of Section 4, Township 19 South, Range 2 West, Shelby County and Jefferson County, Alabama, being more particularly described as follows:

Begin at the northeast corner of the southeast quarter of said section; thence run in a westerly direction along the north line of said quarter section for a distance of 682.80 feet to a point; thence turn an angle to the left of 95°-16'-39" and run southeasterly for a distance of 290.08 feet to a point; thence turn an angle to the right of 45°-00'-00" and run southwesterly for a distance of 140.00 feet to a point; thence turn an angle to the left of 90"-00'-00" and run southeasterly for a distance of 21.00 feet to a point; thence turn an angle to the right of 90°-00'-00" and run southwesterly for a distance of 145.00 feet to a point; thence turn an angle to the right of 81°-00'-00" and run northwesterly for a distance of 135.00 feet to a point; thence turn an angle to the right of 7°-00'-00" and run northwesterly for a distance of 140.00 feet to a point; thence turn an angle to the left of 47°-00'-00" and run southwesterly for a distance of 530.00 feet to a point; thence turn an angle to the left of 31°-12'-43" and run southwesterly for a distance of 170.00 feet to a point; thence turn an angle to the left of 7°-33'-21" and run southwesterly for a distance of 136.66 feet to a point; thence turn an angle to the right of 34°-09'-04" and run southwesterly for a distance of 640.00 feet to a point; thence turn an angle to the right of 65°-32'-38" and run northwesterly for a distance of 107.27 feet to an iron pin; thence turn an angle to the left of 115°-14'-33" and run southwesterly for a distance of 1684.64 feet to an iron pin; thence turn an angle to the left of 35°-43'-08" and run southeasterly for a distance of 413.70 feet to an iron pin on the south line of said section; thence turn an angle to the left of 80°-40'-40" and run east along said south line for a distance of 1376.21 feet to a point; thence turn an angle to the left of 92°-55'-01" and run northwesterly for a distance of 311.07 feet to a point; thence turn an angle to the right of 20°-58'-16" and run northeasterly for a distance of 60.00 feet to a point; thence turn an angle to the right of 30°-00'-00" and run northeasterly for a distance of 274.91 feet to a point; thence turn an angle to the right of 15°-06'-04" and run northeasterly for a distance of 37.85 feet to a point; thence turn an angle to the left of 68°-50'-48" and run northwesterly for a distance of 221.78 feet to a point on a curve which is concave to the northwest having a central angle of 8°-55'-00" and a radius of 250.00 feet; thence turn an counter clockwise angle of 94°-27'-30" to the chord of said curve and run northeasterly along the arc of said curve for a distance of 38.91 feet to a point; thence turn a clockwise angle from the chord of said curve of 85°-32'-30" and run northwesterly for a distance of 250.00 feet to a point; thence turn an angle to the right of 40°-29'-18" and run northeasterly for a distance of 118.65 feet to a point; thence turn an angle to the right of 54°-33'-09" and run northeasterly for a distance of 86.80 feet to a point; thence turn an angle to the left of 99°-09'-44" and run northwesterly for a distance of 255.80 feet to a point on a curve which is concave to the southeast, having a central angle of 5°-27'-12" and a

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radius of 288.16 feet; thence turn a counter clockwise angle of 87°-16'-24" to chord and run northeasterly along the arc of said curve for a distance of 27.43 feet to a point; thence turn a clockwise angle from the chord of said curve of 92°-43'-36" and run northwesterly for a distance of 166.78 feet to a point; thence turn an angle to the right of 87°-30'-57" and run northeasterly for a distance of 168.00 feet to a point on a curve which is concave to the northeast having a central angle of 10°-09'-09" and a radius of 454.27 feet; thence turn a clockwise angle to the chord of said curve of 95°-04'-34" and run northwesterly along the arc of said curve for a distance of 80.49 feet to a point; thence turn a counter clockwise angle from the chord of said curve of 78°-36'-16" and run southeasterly for a distance of 177.24 feet to a point; thence turn an angle to the right of 11°-46'-06" and run southeasterly for a distance of 122.58 feet to a point; thence turn an angle to the left of ' 11°-46'-06" and run southeasterly for a distance of 311.69 feet to a point; thence turn an angle to the left of 70°-00'-00" and run northeasterly for a distance of 151.38 feet to a point; thence turn an angle to the right of 90°-00'-00" and run southeasterly for a distance of 115.07 feet to a point; thence turn an angle to the left of 89°-58'-52" and run northeasterly for a distance of 30.00 feet to a point; thence turn an angle to the right of 89°-58'-52" and run southeasterly for a distance of 25.00 feet; thence turn an angle to the left of 90°-00'-00" and run northeasterly for a distance of 208.13 feet to a point; thence turn an angle to the left of 64°-05'-56" and run northwesterly for a distance of 130.59 feet to a point on a curve which is concave to the southeast having a radius of 973.67 feet, and a central angle of 12°-48'-29"; thence turn a left interior angle of $2\bar{1}^{\circ}-42'-33"$ to the radius of ' said curve and run northeasterly along the arc of said curve for a distance of 217.66 feet to a point on a curve to the right having a radius of 371.19 feet and a central angle of 15°-09'-51"; thence run northeasterly along the arc of said curve for a distance of 98.24 feet to a point; thence turn a left interior angle of 41°-25"-22" from the radius of said curve and run southeasterly for a distance of 457.26 feet to the east line of said section; thence turn an angle to the left of 103°-44'-14" and run north along the said east line for a distance of 415.13 feet to the point of beginning. Said parcel containing 77.415 acres more or less.

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STATE OF ALA, SHELBY CO. I CERTIEY THIS INSTRUMENT WAS FILED

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Thomas of Swanden, In JUDGE OF FREEATE

1. Deed Tax \$

3, 375.00 2. Mtg. Tax

3. Recording Fee____/_S.0 O

4. Indexing Fee =

3391.00 TOTAL