

MORTGAGE

State of Alabama }
TALLADEGA County }

Know All Men By These Presents.

That Whereas the undersigned DAISY TURNER

(hereinafter called Mortgagor)

justly indebted to COLUMBUS FINANCE COMPANY OF CHILDERSBURG

(hereinafter called Mortgagee)

in the sum of FOUR THOUSAND FOUR HUNDRED SEVENTY NINE AND NO/100 (4479.00) Dollars

evidenced by one promissory note of even date in the amount of four thousand four hundred seventy nine and no/100 (4479.00). Payments in thirty (30) equal consecutive monthly payments of one hundred forty nine and 30/100 (149.30) dollars each, the first payment being due May 8, 1987; and the last payment in the same amount being due one October 8, 1989. "and all additional advances, renewals, and extensions made to either grantor."

BOOK 127 PAGE 19

and whereas the said MORTGAGEE, COLUMBUS FINANCE COMPANY OF CHILDERSBURG

desirous of securing the prompt payment of said indebtedness with interest when the same falls due,

5-8-87 Now Therefore, in Consideration of the said indebtedness, and to secure the prompt payment of the same at maturity, 10-8-89 the said MORTGAGOR, DAISY TURNER

do hereby grant, bargain, sell and convey unto the said Mortgagee the following described real property situated in SHELBY County, State of Alabama, to-wit:

A parcel of land located in the NE $\frac{1}{4}$ of Section 34, Township 19 South, Range 2 East, Shelby County, and more particularly described as follows; Commence at the Southwest corner of said NE $\frac{1}{4}$ and run North 1491.7 feet to the point of beginning; thence continue on the same line 105 feet; thence run East 208.7 feet, thence run South 105 feet; thence run West 208.7 feet to the point of beginning. Also a strip of land 15 feet in width along the East side of the property described herein and running South to the existing public road is granted; being situated in Shelby County, Alabama.

Columbus Finance

Said property is warranted free from all incumbrances and against any adverse claims.

To Have And To Hold. the above granted premises unto the said Mortgagee, heirs, and assigns forever; 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 Mortgagee 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 week for three consecutive weeks, the time, place and terms of sale, in some newspaper published at Birmingham, 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, in Birmingham, Ala., 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

have each hereunto set signature and seal, this day of 19
Witnesses: *Daisy Turner* (SEAL)

BOOK 127 PAGE 20 *Jammy Limbaugh* STATE OF ALA. SHELBY CO. 1. Deed Tax \$ (SEAL)
CASHIER/COLUMBUS FINANCE COMPANY I CERTIFY THIS 2. Mtg. Tax 6.75 (SEAL)
INSTRUMENT WAS FILED 3. Recording Fee 5.00 (SEAL)
1987 APR 24 PM 1:19 4. Indexing Fee 1.00
STATE of ALABAMA TOTAL 12.75
TALLADEGA County *James W. Snowden, Jr.*

I, THE UNDERSIGNED AUTHORITY JUDGE OF PROBATE, a Notary Public in and for said County, in said State, hereby certify that DAISY TURNER,

whose name IS signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 8th day of April *Doris D. Coleman* As Notary Public

STATE of }
County }

I, a Notary Public 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 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 official seal this the day of 19
As Notary Public

DAISY TURNER

TO

COLUMBUS FINANCE COMPANY

MORTGAGE DEED

State of Alabama

County

I hereby certify that the within mortgage was filed for record in this office on the

day of

19

o'clock M. and was duly

recorded in Vol.

of Mortgages, pages

d examined.

Judge of Probate.

g. Tax \$

ording Fee \$

Total \$