ALABAMA TELCO CREDIT UNION

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KNOW ALL MEN BY TI	HESE PRESENTS: TH	et wherese			
	an unmarried wom				
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hether one or more) are					
the sum of Fifty-Siz				/100	
56,931.62 DOLLARS And whereas, Mortga secure the prompt paym	QOF'S Sareed. In incl	urring said indeb	en date; ledness, that	his mortgage shoul	ld be given
NOW, THEREFORE, In	Consideration of the	premises, said M	ortgagors, _	e p	
JANIS M. PARKS,	an unmarried wom	ian	 		
		· · · · · · · · · · · · · · · · · · ·		_ and all others ex	ocuting this
nortgage, do hereby gran				iollowing described	real estate,
Ituated in SHELBY	· 	Cou	nty, State of A	abama, to wit:	
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t 6 occordina	y to the Su	rvey of R	ound Tab	le Subdivisio	on. as
ot 5, according corded in Map				e Office of S	
unty, Alabama.					
TO HAVE AND TO HOLD the not for the purpose of further	securing the payment or	said indebtedness. 1	të undersioned s	grees to pay all taxes o	
ption, pay off the same; and it is said real estate insured against the companies satisfactory to a promptly deliver said policies aid property insured as above dortgages, or assigns, may at he caredited on said indebted or insurance, shall become a doy this Mortgage, and bear interected and be at once due and Upon condition, however, amount Mortgages's may have and void; but should default be a hereby secured, or any part the saigns in said property becomine debt hereby secured, then and payable, and this mortgage agents or assigns, shall be suffaited by publication in some newspared by publication in some newspared to expend, in paying insurance full, whether the same shall or of sale; and Fourth, the balance agents or assigns may bid at reasonable attorney's fee to sale said fee to be a part of the debt agents or assigns may bid at reasonable attorney's fee to sale said fee to be a part of the debt agents or assigns may bid at reasonable attorney's fee to sale said fee to be a part of the debt agents or assigns may bid at reasonable attorney's fee to sale said fee to be a part of the debt agents or assigns may bid at reasonable attorney's fee to sale said fee to be a part of the debt and feel to be a part of the debt and the same consequer without prior notice or the far	Inel loss or damage by file the Mortgagee, with loss, in (or copies thereof), or a specified, or fall to delive fortgagee's option insure these, less cost of collecting lebt to Mortgagee or assisted from date of payment is payable. That if the said Mortgage expended for taxes, assimade in the payment of an expended for taxes, assimade in the payment of an expended for taxes, assimade in the payment of an expended to take possession of any one of said event is a subject to foreclosure horized to take possession ya notice, by publishing or per published in said Courthouse door of said Courthouse, or other encumer shall not have fully matured, if any, to be turned or said sale and purchase to Mortgagee or assigns, for hereby secured. It is any period of law, or cas as an event of default cas of any period of grace of said said said said said said said said	entenness first above re, lightning and torn if any, payable to sa ny renewal of said per reald insurance poli- said property for said ng same; all amounts gns. additional to the by said Mortgagee of r pays said indebted examents, and insura y sum expended by the reon, remain unpaid if the enforcement of s, the whole of said as now provided by the not the premises here not and State, sell the miy, (or the division to any amounts that ma brances, with interes red at the date of sa ver to the said Mortg laid property, if the first or the foreclosure of the respecting the indebte e or the right to cure or the right to cure	tyment of same. It is named undersig ado for the fair a id Mortgagee, as plicy to said Mortgage the sum, for Mortgage so expended by debt hereby spended by debt hereby spended by assigns, at the said Mortgages in maturity, or signy prior lien or a indebtedness hereby conveyed, and indebtedness hereby conveyed, and (3) consecutive was same in lots or eithereof) where same in lots or eithereof, and undersighest therefor; a id sale, but no in agor and undersighest interest in skille interest interest in skille interest intere	ned agrees to keep the nd reasonable insurable Mortgagee's interest may agee; and if undersigned ee's own benefit, the policial Mortgagee for taxes citically secured, and show rate as the debt here whereon, then this cover or assigns or should such outdithe interest of sale nounbrance thereon, so due mortgages, and the dwith or without first take with or without first take whereon, the time, place and with or without first take seks, the time, place and indicated, as included, or that it may the formation, selling and converted the payment of said levest shall be collected and further agree that in ordersigned further incery, should the same to rany portion of the mortal incery, should the same to rany portion of the mortal incery, and upon such transight to declare all sums or any portion of the mortal incery, and upon such transight to declare all sums or any portion of the mortal incery, and upon such transight to declare all sums or any portion of the mortal incery, and upon such transight to declare all sums or any portion of the mortal incery.	Improvements value thereof value thereof value thereof value thereof value thereof value the said value to be rule the to be rule the to endange the become du said Mortgage of said Mortgage ing possession different of said public out-or eying includir eying includir the thecess indebtedness beyond the d said Mortgage said Mortgage eying includir the thecess indebtedness beyond the d said Mortgage said
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in said State, hereby certify thatJANIS_M. PARK foregoing conveyance, and who being known to me ac ad of the contents of the conveyance In the day the same bears date. ven under my hand and official seat this7±h	S, an unmar whose nam cknowledged to she	eis before me on this d	signed
oregoing conveyance, and who being known to me ad ed of the contents of the conveyance In the day the same bears date.	cknowledged t she	pefore me on this d	lay, that being
n the day the same bears date.	she	executed the	
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ven under my hand and official seat this7±b	day of	August	
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NOTAR	Y PUBLIC		
E OF ALABAMA COUNTY	ny Commission exp	9849 APRIL 7, 1933	
	_	_, a Notary Public	In and for sa
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			-
oing conveyance, and who being known to me acknowl	_	•	-
contents of the conveyance ne same bears date.		ecuted the same vo	Huntarily on t
It same bears date. Siven under my hand and official seal this			

NOTARY PUBLIC

ADJUSTABLE RATE MORTGAGE AMENDMENT

NOTICE: THE MORTGAGE AND THIS AMENDMENT SECURE A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE MAY RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE MAY RESULT IN LOWER PAYMENTS.

This Adjustable Rate Mortgage Amendment is made this 7th day of August , 19 87, and is incorporated into and shall be deemed to amend and supplement the Mortgage of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Alabama Telco Credit Union of the same date (the "Note") and covering the property described in the Mortgage and located at Lot 5. Merlin Drive, Calera, AL 35040

Property Address

Modifications. In addition to the covenants and agreements made in the Mortgage, Borrower and Alabama Telco Credit Union further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note has an "Initial Interest Rate" of 7.75 per cent. The Note interest rate may be increased or decreased on the first day of the month beginning on January 1, 198, and on that day of the month every six (6) months thereafter. The amount of my payments may be increased or decreased on the first day of the month beginning on January 1, 198 and on that day of the month every twelve (12) months thereafter.

Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the weekly average yield on United States Treasury Securities adjusted to a constant maturity of twenty-six (26) weeks, as made avaiable by the Federal Reserve Board. The interest rate will not increase above sixteen (16) per cent per annum, nor decrease below seven and three quarters (7.75) per cent per annum.

If the interest rate changes, the amount of Borrower's payments will change as provided in the Note. Increases in the interest rate may result in higher payments. Decreases in the interest rate may result in lower payments.

B. LOAN CHARGES

which sets maximum loan charges and that law is interpreted so that interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Alabama Telco Credit Union may choose to make this refund by reducing the principal owed under the note or by making a direct payment to Borrower.

B) any sums already collected from Borrowel with sfunded to Borrower. Alabama Telco Credit Uneducing the principal owed under the note orrower.	ion may choose to make this refund by or by making a direct payment to
By signing this, Borrower agrees to all	ll of the above.
STATE OF ALA. SHELBY CO. INSTRUMENT WAS FILED BOODANE	ine Macho (SEAL)
1987 AUG 17 AM 10: 09 BORROWE	R JANIS M. PARKS (SEAL)
BORROWE BORROWE	R 3. Recording the 7.5
STATE OF ALABAMA JUDGE OF PROBATE JEFFERSON JUDGE OF PROBATE	4. Indusing Fee 1.01
	a Notary Public in and for said
County, in Bain State, wards, and and	VIS M. PARKS, an unmarried woman
foregoing conveyance, and who being known to that being informed of the contents of the same bears date	<u></u>
Given under my hand and official sea	16530
NOTARY	150 IC
/ 7	MY COMMISSION EXPIRES APRIL 7, 1636