

This instrument was prepared by

(Name)

W. A. Barker

MetLife Financial Acceptance Corp

(Address)

32 Perimeter Center East, Suite 200  
Atlanta, GA 30348

## MORTGAGE

State of Alabama

Shelby

COUNTY }

James Dewayne Treadaway & Angela S. Treadaway

(hereinafter called "Mortgagor", whether one or more) are justly indebted to MetLife Financial  
Acceptance Corporation

(hereinafter called "Mortgagee", whether one or more, in the sum of Fourteen Thousand Seven  
Hundred Forty Seven and 12./100's

Dollars

(\$ 14,747.12 ), evidenced by a Promissory Note.

And whereas, Mortgagors agreed, in incurring said indebtedness, that this mortgage should be given to secure the prompt payment  
thereof.

NOW THEREFOR, in consideration of the premises, said Mortgagors,

James Dewayne Treadaway & Angela S. Treadaway

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

County of Alabama, to wit:

SEE EXHIBIT "A"

BOOK 233 PAGE 83

ORIGINAL - RETURN

Property also known as:

P.O. Box 869  
Columbiana, AL 35051

Said property is warranted free from all incumbrances and against any adverse claims except as stated above.

Record Date

ORIGINAL - RETURN

EXHIBIT A

Lots 9-A and 10-A, according to a Resurvey of Lots  
1,2,3,4,5,6,7,8,9 and 10 of 1st Addition to Triple  
Springs, 2nd Sector, as recorded in Map Book 7, page 39,  
in the Probate Office of Shelby County, Alabama; being  
situated in Shelby County, Alabama.

BOOK 233 PAGE 84

To Have And To Hold the above property unto the said Mortgagee, Mortgagee's successors, 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 to 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, 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 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, 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 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 fees; Second, to the payment of any amounts that may have been expended, or that may 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 foreclosed, said fee to be a part of the debt hereby secured.

BOOK 233 PAGE 85

ORIGINAL - RETURN

WITNESS WHEREOF the undersigned  
James Dewayne Treadaway & Angela S. Treadaway  
have hereunto set signature and seal, this 20 day of March, 19 89

*James Dewayne Treadaway* (SEAL)  
James Dewayne Treadaway (SEAL)  
*Angela S. Treadaway* (SEAL)  
Angela S. Treadaway (SEAL)

THE STATE of Alabama  
COUNTY  
I, Lynn B. Wilson, a Notary Public in and for said county, in said State, hereby  
certify that James Dewayne Treadaway and Angela S. Treadaway  
whose name signed to the foregoing conveyance and who known to me acknowledged before me on this day that being informed  
of the contents of the conveyance they executed the same voluntarily on the day the same bears date.  
Given under my hand and official seal this 27th day of March, 19 89  
Notary Public *Lynn B. Wilson*

Return to:

MORTGAGE DEED

Recording Fee \$

Deed Tax \$

# OPEN-END RIDER

ORIGINAL - RETURN

03/20/89  
DATE

ACCOUNT NO. To Be Assigned

CUSTOMER'S NAME(S):

James Dewayne Treadaway

Angela S. Treadaway

P.O. Box 869

ADDRESS OF PROPERTY:

Columbiana, AL 35051

LEGAL DESCRIPTION OF PROPERTY  
SEE EXHIBIT "A"

BOOK 233 PAGE 86

In consideration of a loan granted 03/20/89  
by MetLife Financial Acceptance Corporation  
to me, I agree not to renew or otherwise add present indebtedness to:  
Altus Mortgage Corp.  
as shown by mortgage or deed dated without first paying my indebtedness to  
MetLife Financial Acceptance Corporation  
in full.

Witness

X James Dewayne Treadaway  
Borrower James Dewayne Treadaway

X Angela S. Treadaway  
Borrower Angela S. Treadaway

Witness

Tom B. Wilson  
Notary Public *My Commission expires 6/1/92*

ORIGINAL - RETURN

Filed in conjunction with Mortgage or Deed to Secure Debt dated 03/20/89  
and filed \_\_\_\_\_ in Shelby County,  
Alabama

**DUE-ON-TRANSFER RIDER**

Notice: This rider adds a provision to the Security Instrument allowing the Lender to require repayment of the Note in full upon transfer of the property.

THIS DUE-ON-TRANSFER RIDER is made this 20 day of March, 1989 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to MetLife Financial Acceptance Corporation (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:  
P.O. Box 869, Shelby County, Columbiana, AL, 35051

(Property Address)

**AMENDED COVENANT.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER**

Uniform Covenant 16 of the Security Instrument is amended to read as follows:

16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenant contained in this Due-On-Transfer Rider.

BOOK 233 PAGE 87

X James Dewayne Treadaway (Seal)  
-Borrower

X Angela S. Treadaway (Seal)  
-Borrower

X \_\_\_\_\_ (Seal)  
-Borrower

X \_\_\_\_\_ (Seal)  
-Borrower

STATE OF ALABAMA  
I CERTIFY THIS  
INSTRUMENT WAS FILED

89 APR -3 PM 4:36

Thomas A. [Signature]  
JUDGE OF PROBATE

1. Deed Tax \$ \_\_\_\_\_  
2. Mtg. Tax 22.20  
3. Recording Fee 12.50  
4. Indexing Fee 1.00  
TOTAL 35.70

ORIGINAL - RETURN