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Log #660	112.3	7438P				
REAL ESTATE MORTGAGE AND SEC	8TC14922-7/84					
Mortgagors (last name first):	:	Mortgagee:				
SIMMONS, JAMES RICHARD		Southtrust Bank of Alabama				
SIMMONS, KAREN D.		National Association				
RT. 4, BOX 831	<u> </u>	P.O. Box 2554				
ALABASTER SumAL 35007 Zip	P .	Birmingham, AL 325290 Zb				
		This instrument was prepared by:				
THE STATE OF ALABAMA	i	S. B. Pickens - HMS				
	1	P.O. Box 2233				
SHELBY County	:	Birmingham, AL 35201				

KNOW ALL MEN BY THESE PRESENTS: That whereas

JAMES RICHARD SIMMONS and his WIFE KAREN D. SIMMONS

ha _Ve become justly indebted to Southtrust Bank of Alabama, National Association with offices in _______, Alabama, (together with its successors and assigns, hereinafter called 'Mortgagee') in the sum of TWELVE _______THOUSAND_BIGHT_HUNDRED_TWELVE AND 85/100 and interest as provided in note. _______ Dollars (\$ _____12812_85) together with interest thereon, as evidenced by a promissory note or notes of even date herewith.

Payable in 59 monthly installments of \$168.29, and 1 installment of \$9701.23 due on the 27th day of each month begining SEPTEMBER 27, 1990 until paid in full.

NOW, THEREFORE, in consideration of the premises and in order to secure the payment of said indebtedness and any renewals or extensions thereof and the interest thereon, and all other indebtedness (including future advances) now or hereafter owed by any of the above-named to Mortgagee, whether such indebtedness is primary or secondary, direct or indirect, contingent or absolute, matured or unmatured, joint or several, and otherwise secured or not, and to secure compliance with all the covenants and stipulations hereinafter contained, the undersigned

JAMES RICHARD SIMMONS and his WIFE KAREN D. SIMMONS

(whether one or more, hereinafter called "Mortgagors") do hereby assign, grant, bargain, sell and convey unto Mortgagee the following described real property situated in SHELBY—————————————————————County, State of Alabama, viz:

SEE ATTACHED SHEET FOR LEGAL DESCRIPTION OF PROPERTY.

SUBJECT TO EASEMENT, RIGHTS-OF-WAY RESTRICTIONS AND COVENANTS OF RECORD.

ALL PAPERS ARE TO BE FILED IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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together with all rents and other revenues thereof and all rights, privileges, casements, 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 further 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, and 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.

April 91

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- 2. That they will pay when due all taxes, assessments, or other liens or mortgages taking priority over this mortgage, and should default be made in the payment of the same, or any part thereof, or should Mortgagors default in the performance of any covenant under this mortgage be made in the payment of the same, or any part thereof, or should Mortgagors default in a condominium or a planned unit development, 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 epvenants 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 unit development, the bylaws and regulations of the condominium or planned unit development, and constituent documents. Should Mortgagors unit development, the bylaws and regulations of the condominium or planned unit development, and constituent documents. Should Mortgagors unit development, the bylaws and regulations of the condominium or planned unit development, and constituent documents. Should Mortgagors unit development, the bylaws and regulations of the condominium or planned unit development, and constituent documents. Should Mortgagors unit development, the bylaws and regulations of the condominium or planned unit development, and constituent documents.
 - 3. That they will keep the buildings and other improvements, 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 under a standard mortgagee's clause providing at least 10 days notice to Mortgagee of cancellation of such insurance, 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 to settle and compromise 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 improvements on the mortgaged property, at Mortgagee's election. No crediting of insurance proceeds to the secured indebtedness and no application of the insurance proceeds to repairing or reconstructing improvements on the mortgaged property shall, 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 principal sum of the indebtedness 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 theron or therof, 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 Mortgagor's 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 Mortgagee for insurance or for the payments of taxes or assessments or to discharge liens or mortgages, on the mortgaged property or other obligations of Mortgagors 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 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 shall be 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 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 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 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 interest payable and the interest thereon shall be 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 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 would be unlawful, at the rate of 8% per annum from the date of payment by Mortgagee, and such debt and the interest at the rate of 8% per annum from the date of payment by Mortgagee, and such debt and the interest at the rate of 8% per annum from the date of payment by Mortgagee, and such debt and the interest at the rate of 8% per annum from the date of payment by Mortgagee, and such debt and the interest at the rate of 8% per annum from the date of payment by Mortgagee, and such debt and the interest at the rate of 8% per annum from the date of payment by Mortgagee, and such
 - 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 writing signed by Mortgagoe.
 - 8. Therefore Mortgagors who are obligated to pay the indebtedness hereby secured will well and truly pay and discharge such indebtedness a become due and payable, including the note that described above, any renewals or extension and any other notes or obligations of such Mortgagors to Mortgagor, whether now or hereafter incurred

tions contained in the same gage can be waived, aftered or enanged except by writing agriculty morigages.

- 8. That those more gagors who are obligated to pay the indebted ereby secured will well and truly pay and decrease in the secured will well and truly pay and decrease such indebtedness as it shall become due and payable, including the note or notes described above, any renewals or extensions thereof, and any other notes or obligations of such Mortgagors to Mortgagee, whether now or hereafter incurred.
- 9. That if default shall be made in the payment of any of the indebtedness hereby secured, or in the performance of any of the terms or conditions of this mortgage, Mortgagee may proceed to collect the rent, income and profits from the mortgaged property, either with or without the appointment of a receiver (to which appointment Mortgagors 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 of the indebtedness hereby secured.
- 10. That (a) 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 (b) 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 (i) the creation of a lien or encumbrance expressly subordinate to this mortgage, (ii) the creation of a purchase money security interest for household appliances, (iii) a transfer by devise, descent or by operation of law upon the death of a joint tenant, or (iv) the grant of any leasehold interest of one year or less (including all mandatory or optional renewal periods) not containing an option to purchase, (c) if any Mortgagor is a corporation, and any owner of 5% or more of the voting stock of such corporation sells or otherwise transfers 5% or more of the voting stock of such corporation to any other person or entity, (d) if any Mortgagor is a general partnership, and any partner thereof dies or withdraws from the partnership, or the partnership is dissolved, or (e) if any Mortgagor is a limited partnership, and any general partner thereof dies, withdraws, or is replaced by the limited partners, then in any such event 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 greater 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, upon Mortgagee's approval of the creditworthiness of the transferee, and upon the transferee's payment to Mortgagee of a reasonable transfer or assumption fee. Upon breach by Mortgagors, or any of them, of the convenants herein contained, Mortgagee may, at its election, proceed to foreclose this mortgage as hereinafter provided or as provided by law.
- 11. 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. 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. Time is of the essence with respect to every covenant contained in this mortgage. 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 extensions and renewals of the original indebtedness and all 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 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 virtue 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 agreed 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 before 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 auctioneer 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 (including attorneys' fees incurred by Mortgagee in connection with any proceeding seeking to enjoin the foreclosure of this mortgage or otherwise challenging the right of Mortgagee to foreclose this mortgage); second, to the payment of any amounts that may have been expended 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 balance, if any to be paid over to be 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 requirement that the mortgaged property be 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.

JAMES RICHARD SIMMONS to has hereunto set his or her signature and AUGUST	i seal or has caused th	E KAREN D. SIMMONS his instrument to be executed by its officer(s) thereunto duly authorized, this JAMES RICHARD SIMMONS. (SEAL)
AUGUST	19	
		KAREN D. SIMMONS (SEAL)
·		(SEAL)
ATTEST:	<u> </u>	
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LANM FIFLE CAMPANY
600 20th Street North
Birmingham, AL 35203-2601

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THE STATE OF ALABAMA,

SHELBY ___COUNTY

INDIVIDUAL ACKNOWLEDGMENT

I, the undersigned, a Not	ary Public in and for said Cou	inty, in said State, h	ereby certif	y that	<u> </u>	<u>.</u>	
JAMES DICHARD SIM	M ONS and his WIF	E KAREN D.	SIMMO	NS			
	signed to the foregoing conve		kn	own to me, ac	knowledged	before me o	n this day
whose name		•		ame vojuntari			
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Given under my hand ar	nd official seal, thisd	ıy of					, 19
(Notar	ial Seal)		_			Notary P	ublic
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THE STATE OF ALABAMA,		!		CORP	ORATE AC	KNOWLED	GMENT
co		•					
I, the undersigned, a Notar	y Public in and for said Coun	ty, in said State, her	eby certify t	that		<u></u>	- ::
· · · · · · · · · · · · · · · · · · ·	<u> </u>		who	se name as	<u> </u>		President
of the going conveyance, and who i	known to me, acknowleds	ed before me on t	this day the		corporation		
veyance,he, as such offic	er and with full authority, e	xecuted the same v	oluntarily (for and as the	act of said	corporation	
Given under my hand a	nd official seal, this	day o	f				, 19
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PARCEL I:

A parcel of land lying in the SE 1/4 ME 1/4 Section 2, Township 22 South, Range 2 West, and more particularly described as follows:

Starting at the Northeast corner of said Section 2, Township 22 South, Range 2 West run southerly along the east boundary line of said Section 2 a distance of 1,228 feet, more or less to the south right of way line of Shelby County Highway \$42. Thence run southwesterly along the said south right of way line for 830 feet, more or less, to the intersection of said south right of way line with the west side of a chert road. Thence run South 0 degrees, 08 minutes West for 129.0 feet to an iron marker, to the point of beginning. Thence continue along the same line for 372.0 feet to an iron marker. Thence run South 89 degrees, 52 minutes East for 276.5 feet to an iron marker. Thence run Worth 0 degrees 08 minutes East for 372.0 feet to an iron marker. Thence run Worth 89 degrees 52 minutes West for 276.5 feet to the point of beginning. Said parcel of land lies in the said SE 1/4 ME 1/4 Section 2, Township 22 South, Range 2 West.

Continued. . .

FORM 3649-04

PARCEL II:

A parcel of land lying and being situated in the SE 1/4 of the ME 1/4 of Section 2, Township 22 South, Range 2 West, Shelby County, Alabama, described as follows: From the SE corner of Section 2, run North along the east section line of 2727.6 feet; thence run North 89 degrees, 11' W, 444.1 feet; thence run North 00 degrees, 03' E 640.1 feet to the beginning point of the lot here described; from said point thus established, continue said course 793.8 feet to a point on the south right of way line of Shelby County Road No. 42; thence run along said right of way line South 57 degrees, 50' W 412.6 feet; thence run South 00 degrees, 08' W, 764.6 feet; thence run South 88 degrees, 07' E, 414.4 feet, and back to the place of beginning. LESS AND EXCEPT a parcel of land lying in the SE 1/4 NE 1/4 of Section 2, Township 22 South, Range 2 West, and more particularly described as follows: Starting at the northeast corner of said Section 2, Township 22 South, Range 2 West, run southerly along the east boundary line of said Section 2, a distance of 1,228 feet, more or less to the south right of way line of Shelby County, Highway #42. Thence run southwesterly along said south R/W line for 830 feet, more or less, to the intersection of maid south R/W line with the west side of chert road. Thence run S 0 degrees, 08 minutes West for 129.0 feet to the iron maker the point of beginning. Thence continue along same line for 372.0 feet to an iron marker. Thence run S 89 degrees, 52 minutes E for 276.5 feet to an 1ron marker, Thence run N 0 degrees, 08 minutes B for 372.0 feet to an iron marker. Thence run N 89 degrees, 52 minutes E for 276.5 feet to an iron marker. Thence run H O degrees, 08 minutes East for 372.0.

STATE OF ALA. SHELBY CO.

I CERTIFY THIS
INSTRUMENT WAS FILED

OF PROBATE

JUDGE OF PROBATE

1. Dock Text	17.32 - 17.32 - 3.00