

This instrument was prepared by

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PO BOX 360187

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**MORTGAGE- LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama**

STATE OF ALABAMA  
COUNTY SHELBY

KNOW ALL MEN BY THESE PRESENTS: That Whereas,

Barry L. Harrison and wife Tonya K. Harrison

(hereinafter called "Mortgagors", whether one or more) are justly indebted, to

Carl T. Carden, Jr. and wife, Glenda M. Carden

(hereinafter called "Mortgagee", whether one or more), in the sum  
of Seventy Five Thousand Six Hundred and no/100ths-----Dollars  
(\$ 75,600.00 ), evidenced by a balloon note of even date.

Inst # 1995-02376

01/30/1995-02376  
08:40 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 124.40

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

NOW THEREFORE, in consideration of the premises, said Mortgagors, Barry L. Harrison and wife, Tonya K. Harrison

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, State of Alabama, to-wit:

Lots 9 and the East 25 feet of Lot 10, in Block 274, according to Dunstan's Map of the Town of Calera, Alabama.  
Subject to an Easement for ingress and egress described as follows:  
Commence at the Southwest corner of Lot 10, Block 274, Dunstan's Map of Calera; thence run East along the South line of said Lot 10 for a distance of 50.21 feet to the point of beginning; from the point of beginning thence obtained continue along the last described course for a distance of 3.01 feet; thence turn an angle to the left of 94 degrees 45 minutes 23 seconds and run North for a distance of 85.25 feet; thence turn an angle to the left of 90 degrees and run West for a distance of 3.00 feet; thence turn an angle to the left of 90 degrees and run South for a distance of 85.00 feet to the point of beginning. Minerals and mining rights excepted.

Mortgagors agree to provide Mortgagee with an insurance policy naming Mortgagee as Loss Payee on or before the January 26th of each year. Said insurance policy shall be paid a year in advance. Failure to comply with either or both of the above, shall constitute a default under the terms of this mortgage. Mortgagors also agree to provide Mortgagee with a copy of a paid receipt of the property taxes every year prior to December 15th.

This mortgage obligation cannot be assumed without the prior approval by the mortgage holder. Said approval must be obtained in writing prior to the assumption of this mortgage. If the property which is the subject of this mortgage and note executed simultaneously herewith is transferred without the mortgage holder's prior approval as specified above, the mortgagee has the option to declare the entire balance of the indebtedness due and payable. THE MORTGAGEE MAY CHOOSE NOT TO ALLOW THIS LOAN TO BE ASSUMED.

The proceeds of this loan have been applied on the purchase of the herein described property.

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

To Have And To Hold the above granted 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 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 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 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, 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 the 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 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 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 the undersigned

have hereunto set our signature s and seal, this

26th day of January, 1995

Barry L. Harrison (SEAL)  
Barry L. Harrison

Tonya K. Harrison (SEAL)  
Tonya K. Harrison

(SEAL)

THE STATE of Alabama  
SHELBY

COUNTY

I, the undersigned  
hereby certify that

, a Notary Public in and for said County, in said State,  
Barry L. Harrison and wife, Tonya K. Harrison

whose names are signed to the foregoing conveyance, and who are 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

26th day of January

, 19 95

Notary Public.

THE STATE of

COURTNEY H. MASON, JR.  
MY COMMISSION EXPIRES  
3-5-95

COUNTY

I,  
hereby certify that

, a Notary Public in and for said County, in said State,

whose name as  
a corporation, 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 such conveyance, he, as such officer and with full authority, executed the same voluntarily  
for and as the act of said corporation.

Given under my hand and official seal, this the

day of

, 19

Notary Public

TO

MORTGAGE DEED

Inst # 1995-02376

01/30/1995-02376  
08:40 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCO 124.40

This form furnished by

LAND TITLE COMPANY OF ALABAMA

317 NORTH 20TH STREET  
BIRMINGHAM, ALABAMA 35203

1995-02376