

This instrument was prepared by

(Name) WALLACE, ELLIS, FOWLER & HEAD, ATTORNEYS AT LAW

(Address) COLUMBIANA, ALABAMA 35051

Form 1-1-22 Rev. 1-66

MORTGAGE-LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA
COUNTY OF SHELBY

} KNOW ALL MEN BY THESE PRESENTS: That Whereas,

Samantha Claire Casey, a single woman
(hereinafter called "Mortgagors", whether one or more) are justly indebted, to

Fannie Mae Carden

(hereinafter called "Mortgagee", whether one or more), in the sum
of TWENTY-NINE THOUSAND, ONE HUNDRED FORTY-FIVE & no/100 Dollars
(\$29,145.00), evidenced by one promissory real estate mortgage note executed
this 16th day of June, 1995, due and payable in accordance with the terms
and provisions of said note.

Inst # 1995-15774

06/16/1995-15774
10:31 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 54.80

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,

Samantha Claire Casey, a single woman

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:

A parcel of land lying in the NW 1/4 of NE 1/4 and the NE 1/4 of the NW 1/4, Section 20, Township 22 South, Range 2 West, Shelby County, Alabama, being more particularly described as follows: Begin at the Southeast corner of the NE 1/4 of the NW 1/4, Section 20, Township 22 South, Range 2 West; thence run westerly along the south boundary of said 1/4 1/4 for 543.69 feet; thence turn an angle of 88 deg. 22' 06" to the right and run northerly 634.36 feet to the south right-of-way line of County Highway No. 16; thence turn an angle of 89 deg. 58' 32" to the right and run along said right-of-way for 623.67 feet; thence turn an angle of 80 deg. 56' 44" to the right and run 663.70 feet to a point on the south boundary of the NW 1/4 of the NE 1/4, Section 20, Township 22 South, Range 2 West; thence turn an angle of 100 deg. 42' 38" to the right and run 185.00 feet to the point of beginning. According to the survey of John Gary Ray, Registered Land Surveyor No. 12295, dated March 22, 1995.

SUBJECT TO THE FOLLOWING EXCEPTIONS AND CONDITIONS:

1. Taxes for 1995 and subsequent years. 1995 ad valorem taxes are a lien but not due and payable until October 1, 1995.
2. Any loss, claim, damage, or expense including additional tax due, if any, arising from or due to the fact that ad valorem taxes for subject property have been paid under a current use assessment.
3. Transmission line permits to Alabama Power Company recorded in Deed Book 126, Page 329 and Deed Book 240, Page 821 in Probate Office.
4. Pipe Line easement to Southern Natural Gas Corp. recorded in Deed Book 90, Page 325 in Probate Office.
5. Right of way deed to Shelby County recorded in Deed Book 200, Page 411 in Probate Office.
6. Title to 1/2 interest in minerals underlying caption lands with mining rights and privileges belonging thereto.

THIS IS A PURCHASE MONEY MORTGAGE.

Mortgagor shall have the right to prepay at any time all or any part of the above stated indebtedness, without penalty, by paying such amount of prepayment, plus the accrued interest as of such prepayment date.

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 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 the undersigned

SAMANTHA CLAIRE CASEY, A SINGLE WOMAN

have hereunto set her signature and seal, this 16th day of June, 19 95

Samantha Claire Casey (SEAL)
Samantha Claire Casey (SEAL)
..... (SEAL)
..... (SEAL)

THE STATE of ALABAMA }
SHELBY COUNTY }

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Samantha Claire Casey, a single woman

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 14th day of June, 19 95

Conrad H. Fowler Jr. Notary Public.

THE STATE of _____ }
_____ COUNTY }

I, _____, a Notary Public in and for said County, in said State, hereby certify that

whose name as _____ of _____ 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

Return to:

TO

MORTGAGE DEED

Inst # 1995-15774

06/16/1995-15774
10:31 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 54.80

THIS FORM FROM
Lawyers Title Insurance Corporation
Title Guarantee Division
TITLE INSURANCE - ABSTRACTS

Birmingham, Alabama