

SECOND MORTGAGE

STATE OF ALABAMA

COUNTY OF Shelby

WHEREAS, Scott D. Williams ("Mortgagor") is/are justly indebted to
Regions Mortgage Inc ("Mortgagee") in the principal sum of
Nine Hundred Fifty (\$ 950.00) at zero percent interest,
 as evidenced by the Promissory note executed by Mortgagor(s) under even date herewith, and
 payable under the terms as provided in said Note.

NOW, to secure the prompt payment of said note, Mortgagor(s) for and in consideration of the
 premises, and the sum of Five Dollars to the undersigned in hand paid by the said Mortgagee this
 day, the receipt of which is hereby acknowledged, do/does hereby Grant, Bargain, Sell and
 Convey to the said Mortgagee the following described real estate lying and situated in
Shelby County, Alabama, to wit: See Attached Legal

This Mortgage is second and subordinate to that certain first mortgage of even date herewith exe-
 cuted by the Mortgagor herein in favor of Regions Mortgage Inc ("Mortgagee").
 The term hereof shall run concurrent with the term of the above referenced first mortgage.

And said Mortgagor(s) do hereby covenant with the said Mortgagee that Mortgagor(s) are lawfully
 seized in fee of said premises; that they are free of and from all encumbrances except as noted
 above and that Mortgagor(s) will warrant and defend that same against the lawful claims and
 demands of all persons.

If Mortgagor(s) shall well and truly pay, or cause to be paid, said Note, when due, then this con-
 veyance shall become null and void. Should Mortgagor(s) fail to pay said Note when due,
 Mortgagee is authorized and empowered to sell said property at auction for cash at the
Shelby County Courthouse door in the City of Columbiana
 Alabama, first having given notice thereof as required by law, and execute proper conveyance to
 the purchaser.

This second mortgage shall not be assumable.

CAUTION: It is important that you thoroughly read the contract before you sign it.

IN WITNESS WHEREOF, Mortgagor(s) have hereunto set their hands and official seals
 this 7th day of January, 1997.

BORROWER(S):

Scott D. Williams

STATE OF ALABAMA

COUNTY OF Shelby

I, Chris Smitherman, a Notary Public in and for said State hereby certify
 that Scott D. Williams whose name(s) are signed to the
 foregoing mortgage, and who is known to me, acknowledged before me on this day, that,
 being informed of the contents of this mortgage, he executed the same voluntarily on the day
 the same bears date.

Given under my hand this 7 day of January, 1997.

(Seal)

Notary Public

My Commission expires: 5-13-2000

Inst # 1997-06180

1997-06180

02/27/1997-06180
 12:56 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 12.50
 002 MCD

Commence at the accepted Southeast corner of North $\frac{1}{4}$ fractional "B" Section 12, Township 24 North, Range 12 East, Shelby County, Alabama and run North 71 degrees 42 minutes West for 498.00 feet to a point of intersection with the center line of Shelby County Highway No. 18, Thence North 01 degrees 30 minutes 04 seconds West for 422.30 feet; Thence North 01 Degree 54 minutes 37 seconds East 512.65 feet to a point on the Westerly right of way line of Shelby County Highway No. 18 and point of beginning; Thence North 82 degrees 28 minutes 04 seconds West for 194.44 feet; Thence North 07 Degrees 31 minutes, 56 seconds East for 210.00 feet, more or less to a point on the South line of property described in deed 192 page 244, Shelby County; Thence South 82 degrees 28 minutes 04 seconds East and along said South line for a distance of 218.75 feet, more or less to a point of intersection with the Westerly right of way line of said Shelby County Highway 18; Thence South 14 degrees, 08 minutes 10 seconds West a chord distance of 211.40 feet more or less to point of beginning; being situated in Shelby County, Alabama. Containing 1.0 acres more or less.

Inst # 1997-06180

Christopher R. Smitherman
Attorney At Law
P.O. BOX 261
MONTEVALLO, AL 35115

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