ALABAMA

CATEY C. HADAMAY CATEY C. HADAMAY P.O. BOX 61 CALERA, AL 35040 MACRITAGACE Principles and morrequired. CARY L. HADAMAY AND UTER, CATEY C. HADAMAY REAL ESTATE MORRAGE. For value and morrequired. CARY L. HADAMAY AND UTER, CATEY C. HADAMAY AND UTER, CATEY C. HADAMAY REAL ESTATE MORRAGE. To real morrequired. CARY L. HADAMAY AND UTER, CATEY C. HADAMAY AND UTER			This instrument was prepared by
CATHY C. HADAMAY P.O. BOX 61 CALERA, AL 33040 MONTGAGE Providue medical in Carry L. HADAMAY AND UTER, CATHY C. HADAMAY Providue means the medical in Carry L. HADAMAY AND UTER, CATHY C. HADAMAY MONTGAGE Providue and merrant to you, with power of sale, to secure the perhabit of the secured debt described below. On MARCH 26, 1997 morphise and merrant to you, with power of sale, to secure the perhabit of the secured debt described below. On MARCH 26, 1997 morphise and merrant to you, with power of sale, to secure the perhabit of the secured debt described below. On MARCH 26, 1997 morphise and described the "property" in Laboratory of the Town of Sale to secure the perhabit of the secured debt described below. On MARCH 26, 1997 morphise and described below. On MARCH 26, 1997 morphise and formation and secure and focus and selected the "property" in Laboratory. Alabama 35040 MARCH 27, 3, and 4, Block 90, according to J. H. Dunstan a Map and Survey of the Town of Calera, Alabama, situated in Shelby County, Alabama. Being situated in Shelby County, Alabama. O4/03/1997-10386 O1:55.PH EERITIFEED D0:55.PH EERITIFEED SECURED MERT This mortgage secures repayment of the secured debt and the performance of the coverage, and the described below and the performance of the coverage, includes any amounted to the morphise of calera and decrement as a secured by the mortgage and in sky other documents secured by the mortgage and the dates themson. EXCURED MERT This mortgage secures repayment of the secured debt and the performance of the coverage, includes any amounted to the morphise of the secured debt in the secured debt in defenced by Rice and secured by the morphise of the secured debt in decrement and secured with the secured debt in d	GARY L.	HADAWAY	P.O. ROY 180, CALERA, AL 35040
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A copy of the loan agreement containing the terms under which the interest rate may vary is attached to this mortgage and made a part hereof. TERMS AND COVENANTS: agree to the terms and covenants contained in this mortgage and in any riders described below and signed by me	The totaSEV	al unpaid balance secured by this mortgage at any or VENTEEN THOUSAND AND 00/100	17,000.00
SIGNATURES: SIGNATURES: GARY L. HADAWAY (Seal) WITNESSES: ACKNOWLEDGMENT: STATE OF ALABAMA, SHELBY. A Notery Public in and for said county and in said state, hereby certify the BILL DAVIS GARY L. HADAWAY AND WIFE, CATHY C. HADAWAY whose name(s) ARE signed to the foregoing conveyance, and who ARE known to me, acknowledged before me this day that, being informed of the contents of the conveyance. THEY executed the same voluntarily on the day to the same bears date. whose name(s) as a signed to the foregoing conveyance and who known to me, ecknowledged before me a corporation, signed to the foregoing conveyance and who known to me, ecknowledged before me this day that, being informed of the contents of the conveyance, he secuted the same voluntarily on the day to the same voluntarily for and as the act of said corporation. Given under my hand this the 26TH day of MARCE	*** Veri	eble Rate: The interest rate on the obligation secured A copy of the loan agreement containing the term	s under which the interest late may very is attached to the more
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My commission expires: My Commission Expires April 6, 1999		Given under my hand this the26TH	day of
[Notary Public]		My commission expires: My Commission Expires April 6, 39	59 Kill Duns

COVENANTS

- 1. Payments. I agree to make all payments on the secured debt when due. Unless we agree otherwise, any payments you receive from me or for my benefit will be applied first to any amounts I owe you on the secured debt (exclusive of interest or principal), second, to interest and then to principal, if partial prepayment of the secured debt occurs for any reason, it will not reduce or excuse any subsequently scheduled payment until the secured debt is paid in full.
- 2. Claims against Title. I will pay all taxes, assessments, liens and encumbrances on the property when due and will defend title to the property against any claims which would impair the lien of this mortgage. You may require me to assign any rights, claims or defenses which I may have against parties who supply labor or materials to improve or maintain the property.
- 3. Insurance. I will keep the property insured under terms acceptable to you at my expense and for your benefit. You will be named as loss payee or as the insured on any such insurance policy. Any insurance proceeds may be applied, within your discretion, to either the restoration or repair of the damaged property or to the secured debt. If you require mortgage insurance, I agree to maintain such insurance for as long as you require.
- 4. Property. I will keep the property in good condition and make all repairs reasonably necessary.
- 5. Expenses. I agree to pay all your expenses, including reasonable attorneys' fees if I break any covenants in this mortgage or in any obligation secured by this mortgage. Attorneys' fees include those awarded by an appellate court, I will pay these amounts to you as provided in Covenant 10 of this mortgage.
- 6. Default and Acceleration. If I fail to make any payment when due or break any covenants under this mortgage, any prior mortgage or any obligation secured by this mortgage, you may accelerate the maturity of the secured debt and demand immediate payment and exercise any other remedy available to you. You may foreclose this mortgage and sell the property in the manner provided by law.
- 7. Assignment of Rents and Profits. I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing, I may collect and retain the rents as long as I am not in default. If I default, you, your agent, or a court appointed receiver may take possession and manage the property and collect the rents. Any rents you collect shall be applied first to the costs of managing the property, including court costs and attorneys' fees, commissions to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the secured debt as provided in Covenant 1.
- 8. Waiver of Homestead. I hereby waive all right of homestead exemption in the property.
- 9. Lesseholds; Condominiums; Planned Unit Developments. I agree to comply with the provisions of any lesse if this mortgage is on a leasehold If this mortgage is on a unit in a condominium or a planned unit development, I will perform all of my duties under the covenants, by-laws, or regulations of the condominium or planned unit development.
- 10. Authority of Mortgages to Perform for Mortgagor, If I fail to perform any of my duties under this mortgage, you may perform the duties or cause them to be performed. You may sign my name or pay any amount if necessary for performance. If any construction on the property is discontinued or not carried on in a reasonable manner, you may do whatever is necessary to protect your security interest in the property.

This may include completing the construction. Your fallure to perform will not preclude you from exercising any of your other rights under the law or this mortgage.

Any amounts paid by you to protect your security interest will be secured by this mortgage. Such amounts will be due on demand and will bear interest from the date of the payment until paid in full at the interest rate in effect on the secured debt.

- 11. Inspection. You may enter the property to inspect if you give me notice beforehand. The notice must state the reasonable cause for your inspection.
- 12. Condemnation. I assign to you the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be applied as provided in Covenant 1. This assignment is subject to the terms of any prior security agreement.
- 13. Walver. By exercising any remedy available to you, you do not give up your rights to later use any other remedy. By not exercising any remedy, if I default, you do not waive your right to later consider the event a default if it happens again,
- 14. Joint and Several Liability; Co-signers; Successors and Assigns Bound. All duties under this mortgage are joint and several. If I co-sign this mortgage but do not co-sign the underlying debt I do so only to mortgage my interest in the property under the terms of this mortgage. also agree that you and any party to this mortgage may extend, modify or make any other changes in the terms of this mortgage or the secured debt without my consent. Such a change will not release me from the terms of this mortgage.

The duties and benefits of this mortgage shall bind and benefit the successors and assigns of either or both of us.

15. Notice. Unless otherwise required by law, any notice to me shall be given by delivering it or by mailing it by certified mail addressed to me at the Property Address or any other address that I tell you. I will give any notice to you by certified mail to your address on the front side of this mortgage, or to any other address which you have designated."

Any notice shall be deemed to have been given to either of us when given in the manner stated above.

- 16. Transfer of the Property or a Beneficial Interest in the Mortgagor, if all or any part of the property or any interest in it is sold or transferred without your prior written consent, you may demand immediate payment of the secured debt. You may also demand immediate payment if the mortgagor is not a natural person and a beneficial interest in the mortgagor is sold or transferred. However, you may not demand payment in the above situations if it is prohibited by federal law as of the date of this mortgage.
- 17. Release. When I have paid the secured debt, you will discharge this mortgage without charge to me. I agree to pay all costs to record this mortgage.

Inst # 1997-10326

04/03/1997-10326 01155 PH CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 36.50 DOS HCB