STATE OF ALABAMA		
JEFFERSON COUNTY	ALABAMA REAL PROPERTY MORTGAGE (Closed-End Credit)	This instrument prepared by:
•	•	BOBBIE J. ROBERTSON
•		605-A OLD SPRINGVILLE RD.
DATE OF LOAN: 5-31-01		
	FINANCE CHARGE ACCRUAL BEGINS 6-5	BIRMINGHAM, AL 35215 2001 LDANING 2546
LUCAS, BETTY an unmarried	Mortgagee/Name and address:	1 2 2 4 0 C
I woman a/k/a LUCAS. RETTY CAV	LINE LUIGED FORMS" IMC	Secured Indebtedness: The principal sum of \$ 2444.65
MONTEVALLO, AL 35115	BIRMINGHAM, AL 35215	The principal sum of \$ 2444.65 is scheduled to be paid in 18 monthly payments of \$ 170.00
		commencing and lance if any
COUNTY: SHELBY		CUUI with the other
KNOW ALL ATTE	Whom this Mortgage is assigned to	Payment is scheduled to be
SHELBY  Beginning at the NE corners	whom this Mortgage is assigned.)  above-named Mortgagor(s) have become indebted to Mortgagor of even date herewith (including any renewal ee desire that the said indebtedness be secured as here debtedness, and for other good and valuable considerately on the secured indebtedness described above, each argain, sell, and convey unto Mortgagee the following County, Alabama, to-wit:	otion, the receipt and sufficiency of which is herebook undersigned Mortgagor(s) (whether one or more described real property (the "premises") situated in
Pearidge public road and run direction 840 feet; thence in a beginning. Being in the NW 1	f the Melvin L. Kendrick property on the Soutening along said road in an Eastern direction 10 a Western direction 105 feet; thence in a North 1/4 of the SW 1/4 of Section 2, Township 22-89	nern direction 250 Het to point of the CERTLE LE SE
together with the heriditaments, appurtagences	SHELBY	DUNTY JUDGE OF PROBATE
and other improvements now or hereafter existing, er	- transes thereto belonging or annest-	I-1
Mortgagor warrants that Mortgagor owns said proper	ty in fee simple and has a seed	equipment, fixtures
NONE	rected or installed thereon.  ty in fee simple and has a good and lawful right to mort; the lien for current ad valorem taxes and a mortgage in	gage the same to Mortgagee and that said property is
to time, with loss, if any, payable to Mortgages, and y pay the premiums therefor as the same become due. Mortgager shall give immediate notice in writing to Mortgager as above specified. Mortgager	unto Mortgagee, its successors and assigns, in fee simuld indebtedness. Mortgagor agrees to pay all taxes or as fortgagee has the option of paying off the same for Mortgagee has the option of paying off the same for Mortgage insured in such amounts, in such manner and with overage), wind and such other hazards (including flood an vill deposit with Mortgagee policies of such insurance or, Mortgagee has have the right to provide such insurance.	lagor. To further secure said indebtedness, Mortgagor such companies as may be satisfactory to Mortgagee at Mortgagee may specify from time
All emounts so expended by Mortgages for taxes, assessed that it is a covered by this Mortgage, shall be at once due and payable.  UPON CONDITION, HOWEVER, that if Mortgagor payof any sum expended by Mortgages, or in the payment the interest of Mortgages in said property become end the interest of Mortgages in said property become end the debt hereby secured; or (iii) any statement of lien be existence or nonexistence of the debt or any part them indebtedness hereby secured shall at once become due to take possession of the property to be sold and the indebtedness hereby secured shall at once become due to take possession of the property to be sold and the bidder for cash and apply the proceeds of said sale; first because of any amounts that may have been expended thereon at the same rate as the promissory note secured the same and purchase said property if the highest bidder the same and purchase said property if the highest bidder the same and purchase said property if the highest bidder the same and purchase said property if the highest bidder the same and purchase said property if the highest bidder the same and purchase said property if the highest bidder the same and purchase said property if the highest bidder the same and purchase said property if the highest bidder the same and purchase said property if the highest bidder the proceedings.  Any estate or interest herein conveyed to Mortgages or to the heirs, successors, agents, and assigns of Mortgages in the highest bidder the highest bidder the highest bidder the highest bidder the proceedings.	and premises (but Mortgages is not obligated to do so) state for the benefit of Mortgagor and Mortgages or for the saments, or insurance shall become a debt of Mortgagor to Interest from the date of payment by Mortgages at the size in the same that indebtedness and reimburses Mortgages for any state and indebtedness and reimburses Mortgages for any then this conveyance shall be and become null and void any ered by reason of the enforcement of any prior lien of any ered by reason of the enforcement of any prior lien of any ered in the state of Alabama relating to the liens and payable and this Mortgage subject to foreclosure at the end of the lien on which such statement is based, then any payable and this Mortgage subject to foreclosure at the lime, place, and terms of sale in some newspaper publics as Mortgages may deem best in front of the Courthouse three place, and terms of sale in some newspaper publics, to the expense of advertising, selling, and conveying, and hereby; third, to the payment of the secured indebted or that may then be necessary to expend in paying insural ance, if any, to be paid over to Mortgagor. The underrical as though a stranger hereto, and the person action in the name of Mortgagor by such suctioneer as agent or attorney's fee, not to exceed 15% of the unpaid debt, for any right or power granted to Mortgages in or by this ages.	use whatever. If Mortgagor falls to keep said premises for its insurable value, or the unpaid balance of the benefit of Mortgagee alone, at Mortgagee's election. Mortgagee, additional to the debt hereby specifically ame rate as the promissory note secured hereby, and amounts Mortgagee may have expended for taxes, however, should (i) default be made in the payment or the interest thereon remain unpaid at maturity; (ii) of mechanics and materialmen without regard to the encumbrance thereon so as to endanger recovery of its any one or more of said events, the whole of said explains of Mortgagee. Mortgagee shall be authorized so by publishing once a week for three (3) consecutive shad in said county and state where the premises are including a reasonable attorney's fee; second, to the mass in full, whether the same shall or shall not have gas suctioneer at such said is hereby authorized and attorney-in-fact. If the amount financed and secured and such fee shall be deemed a part of the expense the power of said conteined herein or through judicial Mortgage is hereby and county and states or foreclose this
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All emounts so expended by Mortgages for taxes, assessed secured, shell be covered by this Mortgage, shell bear shall be at once due and payable.  UPON CONDITION, HOWEVER, that if Mortgagor pay assessments, and Insurance and the Interest thereon, of any sum expended by Mortgagee, or in the payment the interest of Mortgagee in said property become end the interest of Mortgagee in said property become end saxistance or nonexistence of the debt or any part their indebtedness hereby secured shall at once become due to take possession of the premises hereby conveyed and to take possession of the property to be sold and the wasks the description of the property to be sold and the wasks the description of the property to be sold and the bidder for cash and apply the proceeds of said sale; find thereon at the same rate as the promissory note secured the same rate as the promissory note secured fully matured at the date of said sale; and fourth, the bidder of the same rate as the promissory note secured the same proceased at 300,00 and Mortgagee, and mortgage, Mortgagee exceeds \$300,00 and Mortgagee, and mortgage, Mortgagee in enforcing or foreclosing this mortgage, Mortgagee, a seasonable proceasings.  Any estate or interest herein conveyed to Mortgagee or to the heirs, successors, agents, and assigned has he witness:  WITNESS:  WITNESS:  WITNESS:  WITNESS:  WITNESS:  WITNESS:	and premises (but Mortgagee Is not obligated to do so) state for the benefit of Mortgager and Mortgagee or for the sements, or insurance shall become a debt of Mortgager to Interest from the date of payment by Mortgagee at the statement indebtedness and reimburses Mortgagee for any then this conveyance shall be and become null and void an angered by reason of the enforcement of any prior lien of any prior lien of any prior lien of any and payable and this Mortgage subject to foreclosure at the effect of the lien on which such statement is based, then and payable and this Mortgage subject to foreclosure at the effect of the lien on which such statement is based, then and payable and this Mortgage subject to foreclosure at the lien, place, and terms of sale in some newspaper public at the payment of the Courthour of the expense of advertising, selling, and conveying, and hereby; third, to the payment of the secured indebted or that may then be necessary to expend in paying instruction as though a stranger hereto, and the person acting in the name of Mortgager by such auctioneer as agent or in the name of Mortgager by such auctioneer as agent or attorney's fee, not to exceed 15% of the unpaid debt, nortgage, whether such mortgage be through exercise of any right or power granted to Mortgagee in or by this are units of the real of the payment of the secured in the payment of the secured secured attorney's fee, not to exceed 15% of the unpaid debt, nortgage, whether such mortgage be through exercise of any right or power granted to Mortgagee in or by this are units set his or her hand(s) and seal(s) on this the secured in the payment of the secured in the secured in the payment of the secured	use whatever. If Mortgagor fails to keep said premises for its insurable value, or the unpaid balance of the banefit of Mortgagee alone, at Mortgagee's election. It is mortgagee, additional to the debt hereby specifically ama rate as the promissory note secured hereby, and smounts Mortgagee may have expended for taxes, however, should (i) default be made in the payment or the interest thereon remain unpaid at maturity; (ii) encumbrance thereon so as to endanger recovery of of mechanics and materialmen without regard to the electron of Mortgagee. Mortgagee shall be authorized the option of Mortgagee. Mortgagee shall be authorized to be publishing once a week for three (3) consecutive shed in said county and state where the premises are including a reasonable attorney's fee; second, to the rance, taxes, and other encumbrances, with interest including a reasonable attorney's fee; second, to the signed further agrees that Mortgagee may bid at said gas nuctioneer at such saie is hereby authorized and attorney-in-fact. If the amount financed and secured employee of Mortgagee to enforce or foreclose this attorney-in-fact. If the amount financed and secured and such fee shall be deemed a part of the expense the power of saie contained herein or through judicial Mortgage is hereby expressly conveyed and granted day of MAY  OTHIS CONTRACT BEFORE YOU SIGN IT."  OTHIS CONTRACT BEFORE YOU SIGN IT."
All emounts so expended by Mortgage for taxes, assesectived, shell be covered by this Mortgage, shall be at once due and payable.  UPON CONDITION, HOWEVER, that if Mortgagor payable says and insurance and the Interest thereon, of any sum expended by Mortgagee, or in the payment the interest of Mortgagee in said property become end the interest of Mortgagee in said property become end the debt hereby secured; or (iii) any statement of lien be existence or nonexistence of the debt or any part there industries the debt of any part there is take possession of the premises hereby conveyed any weeks the description of the property to be sold and the located, to sell the same in lots or parcels or an massivation of any amounts that may have been expended by the same the same rate as the promissory note secure fully matured at the date of said sale; and fourth, the best and purchase said property if the highest bidder the same and purchase said property if the highest bidder the same and purchase said property if the highest bidder the same and purchase said property if the highest bidder the property of the purchaser thereof by this mortgage exceeds \$300.00 and Mortgagee, and mortgage, Mortgagee in enforcing or foreclosing this mortgage.  MITHESS:  WITHESS:  WITHESS:	and premises (but Mortgages is not obligated to do so) indefor the benefit of Mortgager and Mortgages or for the sements, or insurance shall become a debt of Mortgager to Interest from the date of payment by Mortgages at the sex sements, or insurance shall be come a debt of Mortgager to Interest from the date of payment by Mortgages at the sex seald indebtedness and reimburses Mortgages for any test of said indebtedness hereby secured or any part thereof the said indebtedness hereby secured or any part thereof any great the set of said indebtedness hereby secured or any part thereof is effect under the statutes of Alabama relating to the lien on which such statement is based, then do not not set in the set of the continuity of the lien on which such statement is based, then do not without first taking possession, after giving noting and payable and this Mortgage subject to foreclosure at the time, place, and terms of sale in some newspaper public at the place, and terms of sale in some newspaper public the time, place, and terms of sale in some newspaper public that may then be necessary to expend in paying instant the second in the second in the second indebted at the payment of the secured indebted and hereby; third, to the payment of the secured indebted salance, if any, to be paid over to Mortgager. The understander as though a stranger hereto, and the person acting in the name of Mortgager by such suctioneer as agent or feter default, engages an attorney who is not a salaried attorney's fee, not to exceed 15% of the unpaid debt, nortgage, whether such mortgage be through exercise of any right or power granted to Mortgages in or by this age.  IMPORTANT THAT YOU THOROUGHLY REAL Mort and the properties of the secure of the sorter of the secure of t	use whatever. If Mortgagor falls to keep said premises for its insurable value, or the unpaid balance of the banetit of Mortgagee alone, at Mortgagee's election of Mortgagee, additional to the debt hereby specifically ama rate as the promissory note secured hereby, and ama rate as the promissory note secured hereby, and amounts Mortgagee may have expended for taxes, however, should (!) default be made in the payment or the interest thereon remain unpaid at maturity; (ii) encumbrance thereon so as to endanger recovery of the interest thereon so as to endanger recovery of of mechanics and materialmen without regard to the encumbrance thereon of said events, the whole of said see by publishing once a week for three (3) consecutive shed in said county and state where the premises are seed on in said county at public outery to the highest including a reasonable attorney's fee; second, to the mance, taxes, and other encumbrances, with interest rance, taxes, and other encumbrances, with interest rance, taxes, and other encumbrances, with interest and suchineer at such sale is hereby authorized and attorney-in-fact. If the amount financed and secured employee of Mortgagee to enforce or foreclose this and such fee shall be deemed a part of the expense the power of sale conteined herein or through judicial Mortgage is hereby expressly conveyed and granted day of MAY (SEAL)  O THIS CONTRACT BEFORE YOU SIGN IT.**  (SEAL)
All emounts so expended by Mortgagee for taxes, assesectived, shell be covered by this Mortgage, shall bear shall be at once due and payable.  UPON CONDITION, HOWEVER, that if Mortgagor payassessments, and insurance and the Interest thereon, of any sum expended by Mortgagee, or in the payment the interest of Mortgagee in said property become end the interest of Mortgagee in said property become end the debt hereby secured; or (iii) any statement of lien be existence or nonexistence of the debt or any part there is take possession of the premises hereby conveyed any wasks the description of the property to be sold and the bidder for cash and apply the proceeds of said sale; find thereon at the same rate as the promissory note secured the same rate as the promissory note secured to the same and purchase said property if the highest bidder the sale and purchase said property if the highest bidder the same and purchase said property if the highest bidder the same and purchase said property if the highest bidder the same and purchase said property if the highest bidder the property of the purchaser thereof mortgage, Mortgagee exceeds \$300.00 and Mortgagee, and curred by Mortgagee in enforcing or foreclosing this mortgage, Mortgagee in enforcing or foreclosing this mortgage.  MITNESS:  WITNESS:	indefor the benefit of Mortgages is not obligated to do so, incide for the benefit of Mortgages and Mortgages or for the sements, or insurance shall become a debt of Mortgages is sements, or insurance shall become a debt of Mortgages at the state of the state of payment by Mortgages at the state of any part thereof angered by reason of the enforcement of any prior lies of an effect of roof the lies of or of the lies of Alabama relating to the lies and payable and this Mortgage subject to foreclosure at the state of roof the lies of which or without first taking possession, after giving not let line, place, and terms of sale in some newspaper public as Mortgages may deem best in front of the Courthout of the appears of advertising, selling, and conveying, do roof the the expense of advertising, selling, and conveying, and or that may then be necessary to expend in paying institutions, third, to the payment of the secured indebted or that may then be necessary to expend in paying institutions, the stranger hereto, and the person action from default, engages an attorney who is not a salaried in the name of Mortgagor by such auctioneer as agent or fet default, engages an attorney who is not a salaried in the name of Mortgagor by such auctioneer as agent or attorney's fee, not to exceed 15% of the unpaid debt, nortgage, whether such mortgage be through exercise of any right or power granted to Mortgages in or by this age.  IMPORTANT THAT YOU THOROUGHLY REAL AVING AN INTEREST IN THE PROPERTY MUST and the same yoluntarily on the state.	use whatever. If Mortgagor falls to keep sald premises for its insurable value, or the unpaid belance of the benefit of Mortgagee alone, at Mortgagee's election of Mortgagee, additional to the debt hereby specifically ama rate as the promissory note secured hereby, and ama rate as the promissory note secured hereby, and amounts Mortgagee may have expended for taxes, however, should (i) default be made in the payment or the interest thereon remain unpaid at maturity; (ii) encumbrance thereon so as to endanger recovery of an encumbrance thereon so as to endanger recovery of an encumbrance and materialmen without regard to the election of Mortgagee. Mortgagee shall be authorized so by publishing once a week for three (3) consecutive shad in said county and state where the premises are shad on said county at public outcry to the highest including a reasonable attorney's fee; second, to the mance, taxes, and other encumbrances, with interest rance, taxes, and other encumbrances, with interest rance, taxes, and other encumbrances, with interest and suctioneer at such sale is hereby authorized and attorney-in-fact. If the amount financed and secured and such fee shall be deemed a part of the expense the power of sale conteined herein or through judicial Mortgage is hereby expressly conveyed and granted day of MAY  CONTRACT BEFORE YOU SIGN IT.*  (SEAL)  THIS CONTRACT BEFORE YOU SIGN IT.*

SHELBY COUNTY JUDGE OF PROBATE
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34.

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