

01-6-23-0-001-041.000

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Shelby Cnty Judge of Probate, AL  
08/16/2006 03:10:56PM FILED/CERT



This document prepared by:  
**NAZIA CHOUDHARY**  
(Name)

**Citibank**  
**P.O. Box 790017, MS 221**  
**St. Louis, MO 63179**  
(Address)

When recorded mail to:  
First American Title Insurance  
Lenders Advantage  
1228 Euclid Avenue, Suite 400  
Cleveland, Ohio 44115  
Attn: Lewisville Team

971 9178

## MORTGAGE

MIN: **100011506301189016**

THIS MORTGAGE is made this **07/25/2006**, between the Mortgagor, **DALLAS W. WHITE, A SINGLE MAN** (herein "Mortgagor"), CITIBANK FEDERAL SAVINGS BANK a federal savings bank organized and existing under the laws of the United States, whose address is 11800 Spectrum Center Drive, Reston, VA 22090 (herein "Lender"), and Mortgage Electronic Registration Systems, Inc., a separate corporation organized and existing under the laws of Delaware whose address and telephone number is P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS (herein "Mortgagee"). Mortgagee is acting solely as a nominee for Lender and Lender's successors and assigns. The "Borrower" means the individual(s) who has(ve) signed the Fixed Rate Home Equity Loan Note (the "Note") of even date herewith and in connection with this Mortgage.

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. **\$76,000.00**, which indebtedness is evidenced by Borrower's note dated **07/25/2006** and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on **07/29/2036**;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Mortgagor herein contained, Mortgagor does hereby mortgage, grant and convey to Lender, together with the power of sale, the following described property located in the County of **SHELBY**, State of **Alabama**:

### SEE ATTACHED LEGAL DESCRIPTION

which has the address of **9063 BUSH AV SE, LEEDS, AL 35094** (herein, "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, an all easements, rights, appurtenances and rents all of which shall be deemed to be and remain a part of the property by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property." Mortgagor understands and agrees that Mortgagee holds only legal title to the interests granted by Mortgagor in this Mortgage, but, if necessary to comply with law or custom, Mortgagee (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Mortgage.





## Mortgage, continued

Mortgagor covenants that Mortgagor is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Mortgagor covenants that Mortgagor warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Mortgagor and Lender covenant and agree as follows:

1. PAYMENT OF PRINCIPAL AND INTEREST. Mortgagor shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. APPLICATION OF PAYMENTS. Unless applicable law provides otherwise, all payments received by Lender shall be applied by Lender in any order it chooses.

3. PRIOR MORTGAGES AND DEEDS OF TRUST: CHARGES; LIENS. Mortgagor shall perform all of Mortgagor's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Mortgagor's covenants to make payments when due. Mortgagor shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

4. HAZARD INSURANCE. Mortgagor shall keep the improvement now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazard as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Mortgagor subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Mortgagor shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Mortgagor.

If Property is abandoned by Mortgagor, or if Mortgagor fails to respond to Lender within 30 days from the date notice is mailed by Lender to Mortgagor that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

5. PRESERVATION AND MAINTENANCE OF PROPERTY: LEASEHOLDS; CONDOMINIUMS; PLANNED UNIT DEVELOPMENTS. Mortgagor shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Mortgagor shall perform all of Mortgagor's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

6. PROTECTION OF LENDER'S SECURITY. If Mortgagor fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Mortgagor, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Mortgagor shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Mortgagor's and Lender's written agreement or applicable law.





## **Mortgage, continued**

Any amounts disbursed by Lender pursuant to this paragraph 6, with interest thereon, at the Note rate, shall become additional indebtedness of Mortgagor secured by this Mortgage. Unless Mortgagor and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Mortgagor requesting payment thereof. Nothing contained in this paragraph 6 shall require Lender to incur any expense or take any action hereunder.

**7. INSPECTION.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Mortgagor notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

**8. CONDEMNATION.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

**9. MORTGAGOR NOT RELEASED; FORBEARANCE BY LENDER NOT A WAIVER.** Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Mortgagor shall not operate to release, in any manner, the liability of the original Mortgagor and Mortgagor's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Mortgagor and Mortgagor's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

**10. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; CO-SIGNERS.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Mortgagor, subject to the provisions of paragraph 15 hereof. All covenants and agreements of Mortgagor shall be joint and several. Any Mortgagor who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to Mortgage, grant and convey that Mortgagor's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Mortgagor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Mortgagor's consent and without releasing that Mortgagor or modifying this Mortgage as to that Mortgagor's interest in the Property.

**11. NOTICE.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Mortgagor provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Mortgagor at the Property Address or at such other address as Mortgagor may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Mortgagor as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor or Lender when given in the manner designated herein.

**12. GOVERNING LAW; SEVERABILITY.** The Mortgage will be governed by United States federal law and, to the extent the United States federal law is inapplicable, then by the laws of the Commonwealth of Virginia; except that, with regard to the perfection and enforcement of Citibank's security interest in the Property, the Mortgage will be governed by the law of the state where the Property is located.

**13. MORTGAGOR'S COPY.** Mortgagor shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.





**Mortgage, continued**

**14. REHABILITATION LOAN AGREEMENT.** Mortgagor shall fulfill all of Mortgagor's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Mortgagor enters into with Lender. Lender, at Lender's option, may require Mortgagor to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Mortgagor may have against parties who supply labor, materials or services in connection with improvements made to the Property.

**15. DUE ON TRANSFER PROVISION - TRANSFER OF THE PROPERTY.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Mortgagor is sold or transferred and Mortgagor is not a natural person) without Lender's prior written consent, Lender may, at Lender's option, require immediate payment in full of all sums secured by this Mortgage. However, Lender shall not exercise this option if the exercise is prohibited by applicable law as of the date of this Mortgage. If Lender exercises this option, Lender shall give Mortgagor notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If these sums are not paid prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Mortgagor.

**NON-UNIFORM COVENANTS.** Mortgagor and Lender further covenant and agree as follows:

**16. ACCELERATION: REMEDIES.** EXCEPT AS PROVIDED IN PARAGRAPH 15 HEREOF, UPON MORTGAGOR'S BREACH OF ANY COVENANT OR AGREEMENT OF MORTGAGOR IN THIS MORTGAGE, INCLUDING THE COVENANTS TO PAY WHEN DUE ANY SUMS SECURED BY THIS MORTGAGE, LENDER PRIOR TO ACCELERATION SHALL GIVE NOTICE TO MORTGAGOR AS PROVIDED IN PARAGRAPH 11 HEREOF SPECIFYING: (1) THE BREACH; (2) THE ACTION REQUIRED TO CURE SUCH BREACH; (3) A DATE, NOT LESS THAN 10 DAYS FROM THE DATE THE NOTICE IS MAILED TO MORTGAGOR, BY WHICH SUCH BREACH MUST BE CURED; AND (4) THAT FAILURE TO CURE SUCH BREACH ON OR BEFORE THE DATE SPECIFIED IN THE NOTICE MAY RESULT IN ACCELERATION OF THE SUMS SECURED BY THIS MORTGAGE, FORECLOSURE BY JUDICIAL PROCEEDING OR BY ADVERTISEMENT, AND SALE OF THE PROPERTY. THE NOTICE SHALL FURTHER INFORM MORTGAGOR OF THE RIGHT TO REINSTATE AFTER ACCELERATION AND THE RIGHT TO ASSERT IN THE FORECLOSURE PROCEEDING THE NONEXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE OF MORTGAGOR TO ACCELERATION AND FORECLOSURE. IF THE BREACH IS NOT CURED ON OR BEFORE THE DATE SPECIFIED IN THE NOTICE, LENDER, AT LENDER'S OPTION, MAY DECLARE ALL OF THE SUMS SECURED BY THIS MORTGAGE TO BE IMMEDIATELY DUE AND PAYABLE WITHOUT FURTHER DEMAND AND MAY FORECLOSE THIS MORTGAGE BY JUDICIAL PROCEEDING OR BY ADVERTISEMENT. LENDER SHALL BE ENTITLED TO COLLECT IN SUCH PROCEEDING ALL EXPENSES OF FORECLOSURE, INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS' FEES AND COSTS OF DOCUMENTARY EVIDENCE, ABSTRACTS AND TITLE REPORTS.

**17. MORTGAGOR'S RIGHT TO REINSTATE.** Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Mortgagor's breach, Mortgagor shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Mortgagor pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Mortgagor cures all breaches of any other covenants or agreements of Mortgagor contained in this Mortgage; (c) Mortgagor pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Mortgagor contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 16 hereof, including, but not limited to, reasonable attorneys' fee; and (d) Mortgagor takes such action as Lender



## **Mortgage, continued**



may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Mortgagor's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Mortgagor, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration occurred.

**18. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER.** As additional security hereunder, Mortgagor hereby assigns to Lender the rents of the Property, provided that Mortgagor shall, prior to acceleration under paragraph 16 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

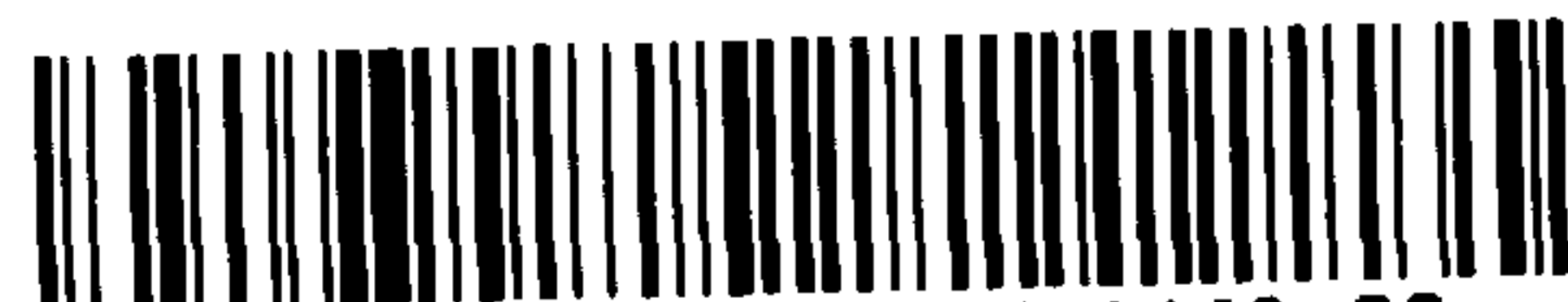
Upon acceleration under paragraph 16 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

**19. RELEASE.** Upon payment of all sums secured by this Mortgage and all fees due Lender, Lender shall release this Mortgage to Mortgagor. Lender may charge a fee for preparation of any statement of obligation and for preparing release documentation up to the maximum allowed by Federal or Alabama law, whichever is greater. Mortgagor shall pay all costs of recordation, if any.

**20. WAIVER OF HOMESTEAD AND REDEMPTION.** Mortgagor hereby waives all right of homestead exemption, equity of redemption and statutory right of redemption in and to the Property.

**21. ONE MORTGAGOR.** If there is only one person executing this Mortgage, such person represents that he or she is ☒ single or ☐ married. [Check one as applicable].





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**Mortgage, continued**

**REQUEST FOR NOTICE OF DEFAULT  
AND FORECLOSURE UNDER SUPERIOR  
MORTGAGES OR DEEDS OF TRUST**

Mortgagor and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage.

Dallas W. White 07/25/2006  
Mortgagor: **DALLAS W. WHITE**  
☐ Married ☒ Unmarried

Mortgagor:  
☐ Married ☐ Unmarried

Mortgagor:  
☐ Married ☐ Unmarried

Mortgagor:  
☐ Married ☐ Unmarried

☐ Married ☐ Unmarried ☐ Married ☐ Unmarried

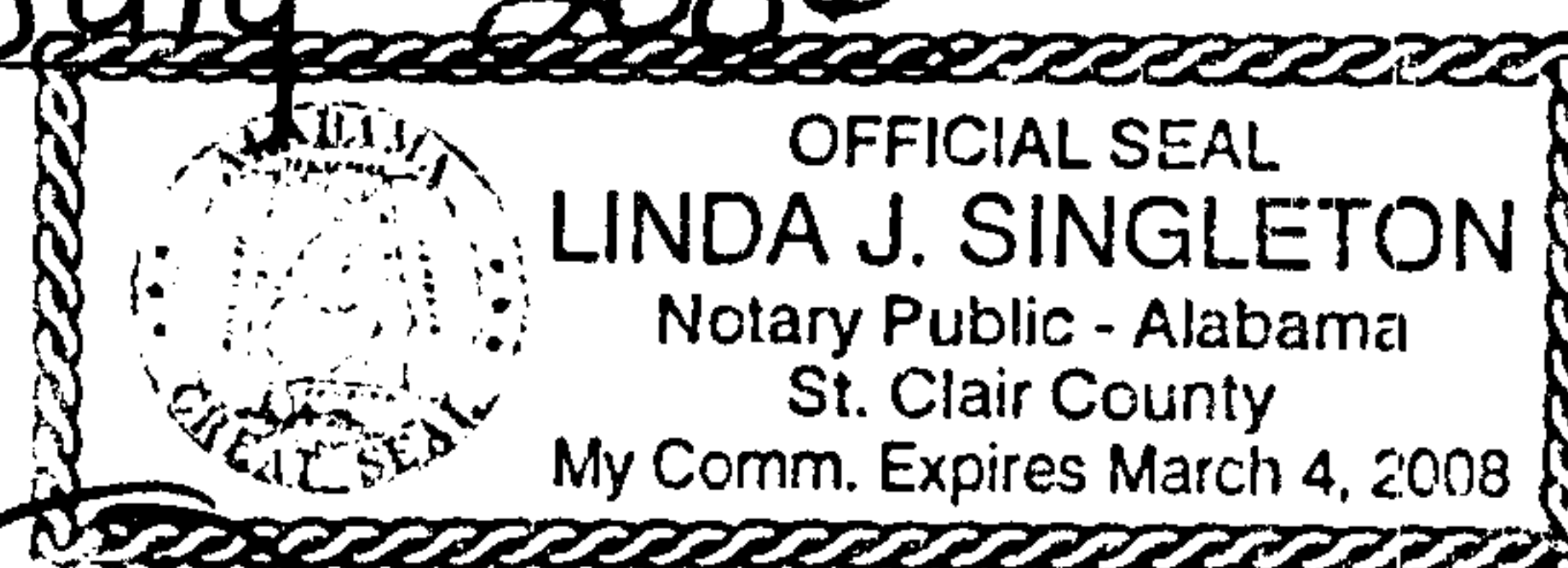
STATE OF ALABAMA, COUNTY OF Jefferson SS:

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Dallas W. White whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me that, being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 25 day of July, 2006

My Commission Expires: 03/04/2008

Linda J. Singleton  
Linda J. Singleton Notary Public [Print Name]



STATE OF ALABAMA, County of Jefferson SS:

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that on \_\_\_\_\_ came before me the within named \_\_\_\_\_ known to me to be the wife of the within named \_\_\_\_\_, who being examined separate and apart from the husband touching her signature to the within named Mortgage, acknowledged that she signed the same of her own free will and accord, and without fear, constraints, or threats on the part of the husband.

Given under my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_.

My Commission Expires: \_\_\_\_\_

Notary Public [Print Name]

(Space Below This Line Reserved For Lender and Recorder)

When Recorded Return To:  
Citibank - Document Administration  
1000 Technology Drive - MS 221  
O'Fallon, MO 63368-2240



# Exhibit A

20060816000401150 7/7 \$143.00  
Shelby Cnty Judge of Probate, AL  
08/16/2006 03:10:56PM FILED/CERT

SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA: COMMENCE AT THE TRUE NORTHWEST CORNER OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 17 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA; THENCE SOUTH 0 DEGREES 23 MINUTES 53 SECONDS WEST ALONG THE WEST LINE OF SAID 1/4-1/4 FOR 15.83 FEET TO A 3 INCH CAPPED PIPE FOUND AT THE LOCALLY ACCEPTED NORTHWEST CORNER OF SAID 1/4-1/4, BEING THE POINT OF BEGINNING; THENCE SOUTH 0 DEGREES 25 MINUTES 11 SECONDS WEST ALONG THE WEST LINE OF SAID 1/4-1/4 FOR 354.15 FEET TO A 5/8 INCH REBAR SET; THENCE SOUTH 40 DEGREES 23 MINUTES 12 SECONDS EAST 410.62 FEET (M) 397.70 FEET (D) TO A 5/8 INCH REBAR SET; THENCE SOUTH 23 DEGREES 04 MINUTES 18 SECONDS EAST 423.70 FEET TO A 1 INCH CRIMPED IRON FOUND; THENCE SOUTH 58 DEGREES 22 MINUTES 42 SECONDS WEST 134.24 FEET (M) 137.45 FEET (D) TO A 1 INCH CRIMPED IRON FOUND; THENCE NORTH 72 DEGREES 02 MINUTES 37 SECONDS WEST 339.20 FEET (M) 338.10 FEET (D) TO A 1/2 INCH REBAR FOUND ON THE WEST LINE OF SAID 1/4-1/4; THENCE SOUTH 0 DEGREES 25 MINUTES 11 SECONDS WEST ALONG SAID LINE 310.04 FEET (M) 302.45 FEET (D) TO A 3 INCH CAPPED PIPE FOUND AT THE SOUTHWEST CORNER OF SAID 1/4-1/4; THENCE SOUTH 88 DEGREES 19 MINUTES 58 SECONDS EAST ALONG THE SOUTH LINE OF SAID 1/4-1/4 FOR 1322.24 FEET TO A 5/8 INCH REBAR SET AT THE SOUTHEAST CORNER OF SAID 1/4-1/4; THENCE NORTH 0 DEGREES 08 MINUTES 51 SECONDS EAST ALONG THE EAST LINE OF SAID 1/4-1/4 FOR 1353.15 FEET TO A 4 INCH BY 4 INCH CONCRETE MONUMENT FOUND AT THE LOCALLY ACCEPTED NORTHEAST CORNER OF SAID 1/4-1/4; THENCE NORTH 89 DEGREES 13 MINUTES 15 SECONDS WEST ALONG THE LOCALLY ACCEPTED NORTH LINE OF SAID 1/4-1/4 FOR 443.17 FEET TO A 5/8 INCH REBAR SET; THENCE SOUTH 2 DEGREES 07 MINUTES 09 SECONDS EAST 209.58 FEET (M) 210.00 FEET (D) TO A 3/8 INCH REBAR FOUND; THENCE NORTH 89 DEGREES 34 MINUTES 32 SECONDS WEST 212.88 FEET (M) 210.00 FEET (D) TO A 1 INCH CRIMPED IRON FOUND; THENCE SOUTH 1 DEGREE 27 MINUTES 41 SECONDS EAST 108.64 FEET (M) 110.00 FEET (D) TO A 5/8 INCH REBAR SET; THENCE NORTH 89 DEGREES 31 MINUTES 25 SECONDS WEST 203.38 FEET (M) 210.00 FEET (D) TO A 5/8 INCH REBAR SET; THENCE SOUTH 2 DEGREES 32 MINUTES 39 SECONDS EAST 28.62 FEET (M) 29.00 FEET (D) TO A 5/8 INCH REBAR SET; THENCE NORTH 89 DEGREES 13 MINUTES 15 SECONDS WEST 165.00 FEET TO A 5/8 INCH REBAR SET; THENCE NORTH 2 DEGREES 30 MINUTES 20 SECONDS WEST 349.46 FEET (M) 349.00 FEET (D) TO A 5/8 INCH REBAR SET ON SAID NORTH LINE; THENCE NORTH 89 DEGREES 13 MINUTES 15 SECONDS WEST ALONG SAID NORTH LINE 287.58 FEET TO THE POINT OF BEGINNING; SAID DESCRIBED TRACT CONTAINING 32.4 ACRES, MORE OR LESS. ACCORDING TO SURVEY DATED 12-20-05 BY STEVEN H. GILBERT, P.L.S. NO. 17507.

WHITE  
9719178

FIRST AMERICAN LENDERS ADVANTAGE  
MORTGAGE

