Shelby Cnty Judge of Probate, AL 11/23/2009 01:53:54 PM FILED/CERT **UCC FINANCING STATEMENT** FOLLOW INSTRUCTIONS (front and back) CAREFULLY A. NAME & PHONE OF CONTACT AT FILER [optional] B. SEND ACKNOWLEDGMENT TO: (Name and Address) THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY 1. DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (1a or 1b) - do not abbreviate or combine names 1a. ORGANIZATION'S NAME 1b. INDIVIDUAL'S LAST NAME FIRST NAME MIDDLE NAME SUFFIX JAMES owe 1c. MAILING ADDRESS STATE POSTAL CODE COUNTRY 1d. TAX ID #: SSN OF FIN ADD'L INFO RE 1e. TYPE OF ORGANIZATION 1f. JURISDICTION OF ORGANIZATION 1g. ORGANIZATIONAL ID #, if any **ORGANIZATION DEBTOR** NONE 2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (2a or 2b) - do not abbreviate or combine names 2a. ORGANIZATION'S NAME 2b. INDIVIDUAL'S LAST NAME FIRST NAME MIDDLE NAME SUFFIX 2c. MAILING ADDRESS CITY POSTAL CODE STATE COUNTRY 2d. TAX ID #: SSN OR EIN ADD'L INFO RE | 2e. TYPE OF ORGANIZATION 2f. JURISDICTION OF ORGANIZATION 2g. ORGANIZATIONAL ID #, if any ORGANIZATION DEBTOR NONE 3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE of ASSIGNOR S/P) - insert only one secured party name (3a or 3b) 3a. ORGANIZATION'S NAME MIDDLE NAME SUFFIX STATE POSTAL CODE COUNTRY Dirminaham 4. This FINANCING STATEMENT covers the following collateral:

Hordman GMS 80453AN

0909743892 00000909721122 CHPF 1824A6 0810075474

-									
5.	ACNERNATIVE DESIGNATION [if applicable]:	LESSEE/LESSOR	CONSIGNEE	/CONSIGNOR	BAILEE/BAILOR	SELLER/BUYER	AG. LIEN	NON-	UCC FILING
6.	Lis FINANCING STATEMENT is to be filed [ESTATE RECORDS. Attach Addendum	for record] (or recorded	d) in the REAL [if applicable]	7. Check to REQ [ADDITIONAL		ORT(S) on Debtor(s) [optional]	All Debtors	Debtor 1	Debtor 2
8.	OPTIONAL FILER REFERENCE DATA								

UCC FINANCING STATEMENT ADDENDUM								
FOLLOW INSTRUCTIONS (front and back) CAREFULLY 9. NAME OF FIRST DEBTOR (1a or 1b) ON RELATED FINANCING STA	TEN	MENT						
9a. ORGANIZATION'S NAME								
9b. INDIVIDUAL'S LAST NAME FIRST NAME AME AME		MIDDLE NAME, SUFFIX						
10. MISCELLANEOUS:								
			THE ABOVE	SPACE	IS FOR FILING OFFICE U	SE ONLY		
11. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one name of the second sec	ame	(11a or 11b) - do not abbrev	iate or combine name	\$				
OR 11b. INDIVIDUAL'S LAST NAME	FII	RST NAME		MIDDLE	NAME	SUFFIX		
11c. MAILING ADDRESS	CI	<u>΄΄</u>		STATE	POSTAL CODE	COUNTRY		
11d. TAX ID #: SSN OR EIN ADD'L INFO RE 11e. TYPE OF ORGANIZATION ORGANIZATION DEBTOR	11	f. JURISDICTION OF ORGAN	IIZATION	11g. ORG	SANIZATIONAL ID #, if any	NONE		
12a. ORGANIZATION'S NAME	,	AME - insert only <u>one</u> name	(12a or 12b)					
OR Freedom Heating and 12b. INDIVIDUAL'S LAST NAME		RSTNAME		MIDDLE	NAME	SUFFIX		
12c. MAILING ADDRESS 2045	Ci	Desserve	<u></u>	STATE	POSTAL CODE 35020	COUNTRY		
13. This FINANCING STATEMENT covers timber to be cut or as-extracted collateral, or is filed as a fixture filing. 14. Description of real estate:	16	. Additional collateral descrip	otion:					
Cel XVIII								
15. Name and address of a RECORD OWNER of above-described real estate								
(if Debtor does not have a record interest):								
		17. Check only if applicable and check only one box.						
		btor is a Trust or T . Check <u>only</u> if applicable and			operty held in trust or De	cedent's Estate		
		. Check <u>only</u> if applicable and Debtor is a TRANSMITTING	-	•				
	Filed in connection with a Manufactured-Home Transaction — effective 30 years							
		Filed in connection with a Public-Finance Transaction — effective 30 years						

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20091123000434610 3/3 \$40.20 Shelby Cnty Judge of Probate, AL 11/23/2009 01:53:54 PM FILED/CERT

MORTGAGE

LOAN: 7892517545
THIS MORTGAGE is made this

18TH

day of MAY

MIN 100021278925175452

2004, between the Grantor,

James Blair Towe, an unmarried man,

HMSV-USB LENDING, LLC D.B.A. MORTGAGESOUTH (herein "Borrower"), and the Mortgagee, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

("Lender") is organized and, and has an address of

existing under the laws of THE STATE OF DELAWARE

4801 FREDERICA STREET, OWENSBORO, KY 42301

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S.\$

indebtedness is evidenced by Borrower's note dated

MAY 18,2004

and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on

JUNE 1,2019

;

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 Borrower herein contained, Borrower does hereby grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the County of

SHELBY

, State of Alabama:

Lot 1512, according to the Map and Survey of Highłand Lakes 15th Sector, Eddleman Community, as recorded in Map Book 23, Page 133, in the Probate Office of Shelby County, Alabama. Together with nonexclusive easement to use the prviate roadways, Common Area all as more particularly described in the Declaration of Easements and Master Proatective Covenants for Highlands Lakes, a Residential Subdivision, recorded as Instrument #1994/07111 and amended in Instrument #1996/17543 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 16th Sector, recorded as Instrument #1999/31096 in the Probate Office of Shelby County, Alabama.

THIS IS A SECOND PURCHASE MONEY MORTGAGE, the proceeds of the underlying loan having been applied on the purchase price of the property described herein and conveyed by deed to the mortgagors and recorded simultaneously herewith.

which has the address of

BIRMINGHAM

171 HIGHLAND PARK DRIVE

[City], Alabama

35242 [ZIP Code] ("Property Address");

[Street]

TO HAVE AND TO HOLD such property unto MERS (solely as nominee for Lender and Lender's successors and assigns), and to the successors and assigns of MERS, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered 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." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Mortgage; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right: to exercise any or all of those interest, 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 or canceling this Mortgage.

Borrower covenants that Borrower is lawfully seised 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. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

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

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

ALABAMA - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT WITH MERS

Initials: 48.7.

75N(AL) (0205)

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Amend