

RECORDER'S MEMORANDUM
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698 REAL PROPERTY MORTGAGE
MORTGAGEE CITICORP PERSON TO PERSON FINANCIAL CENTER INC PREPARED BY ANNA VANDERFORD 050030
3724 LORNA BLVD BIRMINGHAM ALABAMA 35216 916

NO	DUE	LOAN DATE	TOTAL OF PAYMENTS
11032-0	21	10-14-80	49500.00
BORROWER		FINANCE CHARGE	AMOUNT FINANCED
LEWIS W JOHNSON		JEANIE MAE JOHNSON	17368.56
WIFE JEANIE MAE JOHNSON		FIRST PAYMENT DUE	DATE OF MATURITY AND FINAL PAYMENT DUE
ROUTE 1 BOX 24		11-21-80	10-21-85
MILSONVILLE ALABAMA 35186			

KNOW ALL MEN BY THESE PRESENTS: That whereas, the undersigned borrower and spouse (hereinafter called Mortgagors) have become justly indebted to the company named above (hereinafter called the Mortgagee) in the amount shown, payable as above set forth and evidenced by an Agreement of even date herewith, and whereas, said Mortgagors are desirous of securing the prompt payment of said Agreement when the same falls due.

NOW, THEREFORE, in consideration of said indebtedness, and to secure the prompt payment of same when due, together with any and all other indebtedness now owing as well as any indebtedness that may be hereafter incurred before payment is made of the debt evidenced hereon, the said Mortgagors (husband and wife), have bargained and sold, and do hereby grant, bargain, sell and convey unto the said Mortgagee the following described real estate situated in SHELBY County and State of Alabama, to-wit:

FOR LEGAL DESCRIPTION SEE SCHEDULE A ATTACHED

JEANIE MAE JOHNSON AND JEANIE JOHNSON ARE ONE AND THE SAME PERSON.

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Shelby Cnty Judge of Probate, AL
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warranted, free from all incumbrances and against any adverse claims other than the lien of ad valorem taxes for the current tax year and a mortgage in favor of (if none, so state).

TO HAVE AND TO HOLD the above granted premises unto the said Mortgagee and its assigns forever, and for the purpose of further securing the payment of said indebtedness, and any other indebtedness owing by said Mortgagors to the Mortgagee before the full payment of this mortgage, the said Mortgagors hereby agree to pay all taxes and assessments when imposed legally upon said premises, and should they make default in the payment of same, the said Mortgagee may at its option, pay off the same; all amounts so expended by said Mortgagee shall become a debt to said Mortgagee additional to the indebtedness hereby specially secured, and shall be covered by this mortgage and bear interest from date of payment by said Mortgagee and be due and payable at the maturity of any of the principal or any interest thereon. Mortgagors do hereby also agree to payment in addition to the indebtedness evidenced by said Loan Agreement of even date herewith, any and all renewals or extensions of said Agreement for any part thereof, whether endorsed thereon or by separate instruments in any, and all other sum or sums heretofore or hereafter advanced by Mortgagee to or for the account of the Mortgagors (or any one of them) for any and all other present or future, direct or contingent liabilities of Mortgagors (or any one of them) of any nature whatsoever owing to Mortgagee; and the performance of all provisions of this instrument, and the performance of all other mortgages, security agreements and/or other instruments, or documents of Mortgagors (or any one of them) and held by Mortgagee. Said Agreement provides, in certain instances, for the payment by Mortgagors of attorney's fees, which are also secured hereunder.

UPON CONDITION, HOWEVER, That if said Mortgagors pay said indebtedness along with other loans and advances to the Mortgagor by Mortgagee and reimburse said Mortgagee for any amounts it may have expended as taxes, assessments or other charges and interest thereon, then this conveyance to be null and void; but should default be made in the payment of any sum so expended by the said Mortgagee, or should said note or any part thereof, or interest thereon, remain unpaid at maturity, or should the interest of said Mortgagee or its assigns in said property become endangered by reason of the enforcement of any prior lien or incumbrance thereon, so as to endanger the debt hereby secured, then in any one of said events the whole of the said indebtedness shall at once become due and payable, and this mortgage shall be subject to foreclosure as now provided by law in case of past due mortgages, and the said Mortgagee, its agents or assigns, shall be authorized to take possession of the premises hereby conveyed, and after giving 30 days' notice, by publication once a week for three consecutive weeks of the time, place and terms of sale, by publication in some newspaper published in the county wherein said property is situated, to sell the same, as a whole or in parcels, in front of the courthouse door, of said County, at public outcry, to the highest bidder for cash, and apply the proceeds of said sale: First, to the expense of advertising, selling and conveying, including a reasonable attorney's fee not exceeding 15% of the unpaid debt after default if the original principal amount of this loan is more than Three Hundred Dollars (\$300.00); and, second, to the payment of any amounts that may have been expended or that may then be necessary to expend, in paying taxes, assessments, or other incumbrances, with interest thereon; and, third, to the payment of said note in full, whether the same shall or shall not have fully matured at the date of said sale; but no interest shall be collected beyond the day of sale; and, fourth, the balance, if any, to be turned over to the Mortgagors; and Mortgagors further agree that said Mortgagee, its agents and assigns, may bid at said sale, and purchase said property, if the highest bidder therefor; and they further agree to pay a reasonable attorney's fee to said Mortgagee or its assigns, for the foreclosure of this mortgage in chancery. Should the same be foreclosed said fee to be a part of the debt hereby secured.

WITNESS our hands and seals this 14 day of OCTOBER 1980

WITNESS: Anna Vanderford X Lewis W Johnson (SEAL)
WITNESS: X Jeanie Mae Johnson (SEAL)

ACKNOWLEDGMENT

STATE OF ALABAMA, COUNTY OF JEFFERSON, TO WIT:

I, THE UNDERSIGNED, a Notary Public, hereby certify that LEWIS W JOHNSON and WIFE JEANIE MAE JOHNSON whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under by hand and seal of office this 14 day of OCTOBER A.D. 1980

My commission expires 2-11-84

Notary Public

American Title

AMERICAN TITLE INSURANCE COMPANY

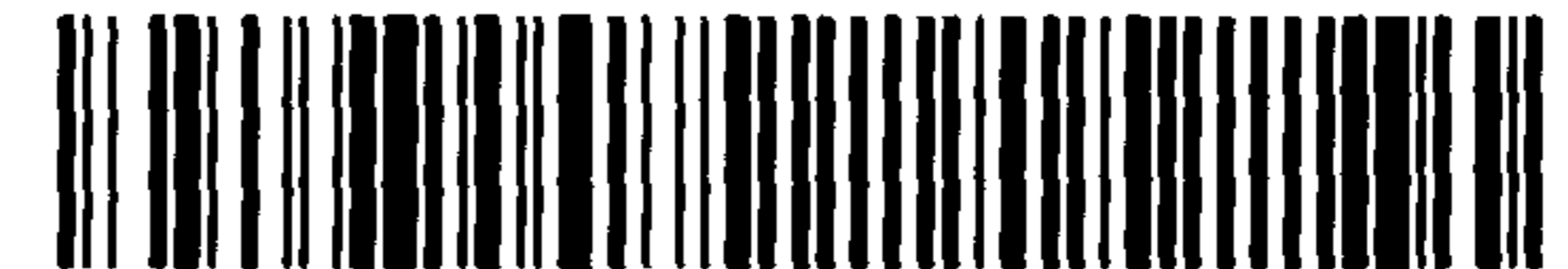
CASE NO. OC-50639

PAGE TWO.

SCHEDULE A

A part of the West half of the Southeast Quarter of the Northwest Quarter of Section 1, Township 21, Range 1 East, lying North of paved Shelby County Highway No. 48, which said property conveyed hereby is more particularly described as follows, to wit: Commence at the Northeast corner of said West half of the Southeast Quarter of the Northwest Quarter of said Section 1, and run thence Southerly along the Eastern boundary thereof a distance of 130 feet to a point; thence turn to the right and run in a Westerly direction a distance of 120 feet parallel to the Northern boundary of said quarter-quarter section; thence turn to the right and run Northerly parallel with the Eastern boundary of said Quarter-Quarter section a distance of 180 feet to a point on the Northern boundary thereof; thence turn to the right and run Easterly a distance of 120 feet to the point of beginning.

Situated in Shelby County, Alabama.



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Commence at the NE corner of the $W\frac{1}{2}$ of the $SE\frac{1}{4}$ of $NW\frac{1}{4}$, Section 1, Township 21 South, Range 1 East, and run southerly along the east boundary line of said $W\frac{1}{2}$ a distance of 180.0 feet to the point of beginning; thence run southerly along the same line a distance of 30.5 feet to a point; thence turn an angle of 90 deg. 06' 37" to the right and run westerly a distance of 120.0 feet to a point; thence turn an angle of 89 deg. 53' 23" to the right and run northerly a distance of 30.5 feet to a point; thence turn an angle of 90 deg. 06' 37" to the right and run easterly a distance of 120.0 feet to the point of beginning. Said parcel of land is lying in the $W\frac{1}{2}$ of $SE\frac{1}{4}$ of $NW\frac{1}{4}$, Section 1, Township 21 South, Range 1 East and contains 0.08 acre.

An easement or road right of way over and along the hereinafter described property: Commence at the NE corner of the $W\frac{1}{2}$ of the $SE\frac{1}{4}$ of $NW\frac{1}{4}$, Section 1, Township 21 South, Range 1 East and run southerly along the east boundary line of said $W\frac{1}{2}$ a distance of 210.5 feet to the point of beginning; thence continue along the same line a distance of 573.08 feet to a point on the N.E. 40 foot right-of-way line of county highway 48; thence turn an angle of 129 deg. 05' to the right and run northwesterly along said right-of-way line a distance of 25.77 feet to a point; thence turn an angle of 50 deg. 55' to the right and run northerly a distance of 560.19 feet to a point; thence turn an angle of 90 deg. 06' 37" to the right and run easterly a distance of 20.0 feet to the point of beginning. Said parcel of land is lying in the $W\frac{1}{2}$ of $SE\frac{1}{4}$ of $NW\frac{1}{4}$, Section 1, Township 21 South, Range 1 East, and contains 0.26 acre.

Grantor, Edwin H. Johnson, claims in favor of himself and his heirs, survivors and assigns forever the right to use the above described property for ingress and egress to and from grantor's other property or any property hereinafer acquired by grantor, and such rights are hereby expressly reserved.

10/14/80
DATE

STATE OF ALA. SHELBY CO.

LEWIS W. JOHNSON

10/14/80
DATE

1980 OCT 16 AM 11:57

JEANIE MAE JOHNSON

Anna Vandenberg
Witness

Mtg TAX. 26.85
3.00
1.00

Edwin H. Johnson
NOTARY

Dec
Jud

30.85

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