

To Complete
Real Estate Set
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FORD MOTOR CREDIT COMPANY
Consumer Loan Financing
11 West Oxmoor Road
Homewood, Alabama 35259

This instrument was prepared by
(Name) F. A. SMITH
(Address) 11 W OXMOOR RD BIRMINGHAM, ALA
Mortgagee 35259
FORD MOTOR CREDIT COMPANY

REAL ESTATE MORTGAGE

11 W OXMOOR RD BIRMINGHAM, ALA
NUMBER AND STREET CITY

41000-2	27	NONE	11.00	HOME SEC RE	RETAIL REF	3-20-83
NORBERT JIMM REVIS		RUBY D		* FINANCE CHARGE		19.45
BOX 382 MT VIEW DRIVE		\$ 10134.04		PHYSICAL DAMAGE INSURANCE PREMIUM		\$ NONE
WILKESBORO, ALA 35186		ANNUAL 20.79 %		NOTE IS PAYABLE IN MONTHLY PAYMENTS THE FIRST ONE		\$ 220.00
42		PERCENTAGE RATE		EACH MONTHLY PAYMENT SHALL BE PAID PRINCIPAL AND INTEREST		4-27-81
		\$ 100.75				

KNOW ALL MEN BY THESE PRESENTS: That whereas, Mortgagors (whether one or more) identified above are justly indebted to Ford Motor Credit Company in the amount of the Total of Payments set forth above evidenced by a promissory note bearing even date herewith, and whereas, Mortgagors agree, in incurring said indebtedness, that this mortgage should be given to secure the prompt payment thereof.

NOW THEREFORE, in consideration of the premises, said Mortgagors, and all others executing this mortgage, do hereby grant, bargain, sell and convey unto the Mortgagee the following described real estate, situated in SHELBY County, State of Alabama, to-wit:

Lot 4, in Block D, according to Map of Riverview Subdivision, as recorded in Map Book 4, Page 67 of the Office of the Judge of Probate of Shelby County, Alabama, including, but not restricted to, two bedroom house and all furnishing situated therein.

together with all rights, privileges, interests, easements, hereditaments, appurtenances, fixtures and improvements now or hereafter belonging, appertaining attached to and in connection with the mortgaged premises, and all the rents, issues, income and profits thereof free from any liens and encumbrances except

Gwendolyn Fisher Estates

TO HAVE AND TO HOLD the above granted property unto the said Mortgagee, Mortgagee's successors, heirs, and assigns forever; and for the use and behoof of the said Mortgagee.

GWENDOLYN FISHER ESTATES

TO HAVE AND TO HOLD the above granted property unto the said Mortgagee, Mortgagee's successors, heirs, and assigns forever; and for the purpose of securing the payment of said indebtedness, the undersigned agrees to pay all taxes or assessments, when imposed legally upon said premises, and in the event of default be made in the payment of same, the said Mortgagee may at Mortgagee's option pay off the same; and to further secure said indebtedness, the undersigned agrees to keep the improvements on said real estate insured against loss or damaged by fire, lightning and tornado for the amount of the insurable value thereof, in companies satisfactory to the Mortgagee, with loss, if any, payable to said Mortgagee, as Mortgagee's interest appears, and to promptly deliver said policies, or any renewal of said policies to said Mortgagee; and if undersigned fail to keep said property insured as aforesaid, or fail to deliver said insurance policies to said Mortgagee, then the said Mortgagee, or assigns, may at Mortgagee's option insure said property for Mortgagee's own benefit, the policy if collected, to be credited on said indebtedness, less cost of collecting same; all amounts so expended by said Mortgagee for taxes, assessments or insurance, shall become a debt to said Mortgagee or assigns, additional to the debt hereby specially secured, and be secured by this Mortgage, and bear interest from date of payment by said Mortgagee, or assigns at the highest lawful contract rate and be at once due and payable.

UPON CONDITION, HOWEVER, that if the said Mortgagor pays said indebtedness, and reimburses said Mortgagee or assigns for any amounts Mortgagee may have expended for taxes, assessments, and insurance, and interest thereon, then this conveyance to be null and void; but should default be made in the payment of any sum or sums due under that certain Promissory Note bearing even date herewith, or in the payment of any sum expended by the Mortgagee or assigns, or should said indebtedness hereby secured, or any part thereof, or the interest thereon, remain unpaid at maturity, or should the interest of said Mortgagee or assigns in said property become endangered by reason of the enforcement of any prior lien or encumbrance thereon, so as to endanger the debt hereby secured, then in any one of said events, the whole of said indebtedness hereby secured shall at the option of the Mortgagee become due and payable, and this mortgage be subject to foreclosure as now provided by law in case of past due mortgages, and the said Mortgagee, agents or assigns, shall be authorized to take possession of the premises hereby conveyed, and with or without first taking possession, after giving twenty-one days' notice, by publication once a week for three consecutive weeks, the time, place and terms of sales, by publication in some newspaper published in said County and State, said premises in lots or parcels or en masse as Mortgagee, agents or assigns deem best, in front of the Court House door of said County, (or division thereof) where property is located, at public outcry, to the highest bidder for cash, and apply the proceeds of the sale: First, to the expense of advertising, selling and conveying, including a reasonable attorney's fee; Second, to the payment of any amounts that may have been expended, or that it may then be necessary to expend, in paying insurance, taxes, or other encumbrances, with interest thereon; Third, to the payment of said indebtedness in full, whether the same 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 said Mortgagor and undersigned further agree that said Mortgagee, agents or assigns may bid at said sale and purchase said property, if the highest bidder therefor; and undersigned further agree to pay a reasonable attorney's fee to said Mortgagee or assigns, for the foreclosure of this mortgage. Should the same be so foreclosed, said fee to be a part of the debt hereby secured.

WITNESS WHEREOF the undersigned Mortgagors have hereunto set their signatures and seals, this 20 day of MARCH 1981

MORTGAGOR: Robert Alan & Ruby D. Revis
MORTGAGOR: Robert Alan & Ruby D. Revis
MORTGAGOR: _____
MORTGAGOR: _____

STATE OF ALA. SHELBY CO.
NOTARY PUBLIC
1981 MAR 23 AM 8:42
THE STATE OF ALABAMA
COUNTY }

WALTER L KELLY, a Notary Public in and for said County, in said State, hereby certifies that NORBERT ALAN & RUBY D REVIS

whose name signed to the foregoing conveyance, and who known to me acknowledged before me on this day, that being informed of the contents of the conveyance executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 20 day of MARCH, 1981
NOTARY PUBLIC, ALA. STATE AT LARGE
MY COMMISSION EXPIRES OCTOBER 20, 1984
Walter L. Kelly Notary

RELEASE
_____, Alabama
(CITY) (COUNTY) (DATE)

The conditions of this Mortgage have been complied with and the same is hereby satisfied and discharged.
Ford Motor Credit Company
Consumer Loan Financing
11 West Oxmoor Road
Homewood, Alabama 35209
(MANAGER)