



To Complete  
Real Estate Set  
Enter  
1. Terminal Address  
2. Operator Identification  
3. Transaction Code  
4. Account Number

This instrument was prepared by

(Name) P A SMITH  
(Address) 11 W OXMOOR RD BIRMINGHAM, ALA  
Mortgagee 35259  
FORD MOTOR CREDIT COMPANY

311  
REAL ESTATE MORTGAGE

11 W OXMOOR RD BIRMINGHAM, ALA

NUMBER AND STREET

CITY

ACCOUNT NO	NO DUE DATE	PREVIOUS ACCOUNT NO	DELINQUENCY CHARGE	SECURITY	SOURCE	LOAN DATE
41031-6	13	407734	18.50	HS RE HHG A	RENEWAL	5-6-81
NAME (BORROWER/S)			SPOUSE	* FINANCE CHARGE		OFFICIAL FEES
STEPHEN D BUFFKIN			PAULETTE T	\$ 18274.23		\$ 35.95
545 CREEK VIEW DR			CASH ADVANCE	PHYSICAL DAMAGE INSURANCE PREMIUM	CREDIT LIFE	A & M
PELHAM, ALA 35124			\$ 13206.57	\$ NONE	\$ 2841.60	1043.40
34			ANNUAL PERCENTAGE RATE	NOTE IS PAYABLE IN MONTHLY PAYMENTS THE FIRST ONE		FIRST PAYMENT DUE
			10.79 %	\$ 370.00 NO 95 \$ 370.00		6-13-81
				EACH EXCEPT FINAL PAYMENT SHALL BE UNPAID PRINCIPAL AND INTEREST		FINAL PAYMENT DUE
						5-13-89
FIRE INSURANCE PREMIUM			HOMEOWNERS INSURANCE PREMIUM	TITEL INSURANCE PREMIUM		
\$			\$	\$ 118.25		

KNOW ALL MEN BY THESE PRESENTS: That whereas, Mortgagors (whether one or more) identified above are justly indebted to Mortgagee identified above in the amount of the Total of Payments set forth above evidenced by a promissory note bearing even date herewith, and whereas Mortgagors agreed, 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 18, Block 1, Oak Mountain Estates, as shown by map recorded in Map Book 5, page 57, in the Probate Records of Shelby County, Alabama.

Subject to restrictive covenants as recorded in Deed Book 263, page 350, in the Probate Records of Shelby County, Alabama.

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

FHA

File release Moe. At. 58 pg. 205- (8-16-84)

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 further securing the payment of said indebtedness, the undersigned agrees to pay all taxes or assessments, when imposed legally upon said premises, and should 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, first above named undersigned agrees to keep the improvements on said real estate insured against loss or damaged by fire, lightning and tornado for the fair and reasonable insurable value thereof, in companies satisfactory to the Mortgagee, with loss, if any, payable to said Mortgagee, as Mortgagee's interest may appear, 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 above specified, 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 said sum, 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 shall be covered 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 Promissary Note bearing even date herewith, or in the payment of any sum expended by the said 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 incumbrance 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 publishing 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, sell the same in lot 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 said 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 incumbrances, with interest thereon; Third, to the payment of said indebtedness 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 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 in Chancery, should the same be so foreclosed, said fee to be a part of the debt hereby secured.

IN WITNESS WHEREOF the undersigned Mortgagors have hereunto set their signatures and seals, this 6 day of MAY 1981.

BOOK 412 PAGE 278

Mo TAX 25.95  
Rec 3.00  
Jud 1.00  
29.95

STATE OF ALABAMA  
SHELBY COUNTY  
JUDGE OF PROBATE

1981 MAY 11 AM 8:20

THE STATE OF ALABAMA

*[Signature]*  
JUDGE OF PROBATE  
SHELBY COUNTY

MORTGAGOR: Stephen D. Buffkin (SEAL)  
MORTGAGOR: Paulette T. Buffkin (SEAL)  
MORTGAGOR: \_\_\_\_\_ (SEAL)  
MORTGAGOR: \_\_\_\_\_ (SEAL)

I, SYLVESTER MCKINNEY, a Notary Public in and for said County, in said State, hereby certify that STEPHEN D & PAULETTE T BUFFKIN 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 6 day of MAY A. D. 1981.

*[Signature]* Notary Public.  
My Commission Expires February 18, 1984

RELEASE

\_\_\_\_\_, Alabama \_\_\_\_\_, 1981  
(CITY) (COUNTY) (DATE)

The conditions of this Mortgage have been complied with and the same is hereby satisfied and discharged.

Ford Motor Credit Company \_\_\_\_\_ (MANAGER)