THIS INSTRUMENT PREPARED BY:

NAME: William H. Halbrooks, Attorney

WILLIAM H. HALDLOOKS, ALTOLIEY

19810513000053780 Pg 1/2 .00 19810513000053780 Pg 1/2 .00 Shelby Cnty Judge of Probate, AL 05/13/1981 00:00:00 FILED/CERTIFIED

ADDRESS: Suite 820 One Independence Plaza
Birmingham, AL 35209
MORTGAGE - ALABAMA TITLE CO., INC., Birminghom, Alabama

سنج بي سيته

State of Alabama

Jefferson

COUNTY

Anom All Men By These Bresents, that whereas the undersigned Bjarne R. Kristensen justly indebted to Robert Clifford Game

in the sum of Six Thousand Three Hundred and no/100------DOLLARS

evidenced by a promissory note dated same

and whereas it is desired by the undersigned to secure the prompt payment of said indebtedness with interest when the same falls due,

Note Therefore in consideration of the said indebtedness, and to secure the prompt payment of the same at

maturity, the undersigned,

Bjarne R. Kristensen

do, or does, hereby grant, bargain, sell and convey unto the said

Robert Clifford Game

(hereinafter called Mortgagee) the following described real property situated in

Shelby

County, Alabama, to-wit:

Lot 20, and the South 5.0 feet of Lot 21, according to the Survey of Cahaba Manor Town Homes, Second Addition as recorded in Map Book 7, page 62, in the Office of the Judge of Probate of Shelby County, Alabama.

This mortgage is second and subordinate to that certain mortgage to Johnson & Associates mortgage Co. as recorded in Mortgage Book 393, page 51, and assigned to Federal National Mortgage Association in Misc Book 31, page 422, and page 639, in said Probate Office

Said property is warranted free from all incumbrances and against any adverse claims.

TO HAVE AND TO HOLD the above granted premises unto the said Mortgagee forever; and for the purpose of further securing the payment of said indebtedness, the undersigned, agrees to pay all taxes, or assessments, when legally imposed upon said premises, and should default be made in the payment of same, said Mortgagee has the option of paying off the same; and to further secure said indebtedness, the undersigned agrees to keep the improvements on said real estate insured against loss or damage by fire, lightning and tornado for the reasonable insurable value thereof, in companies satisfactory to the Mortgagee, with loss, if any, payable to said Mortgagee, as the interest of said Mortgagee may appear, and promptly to deliver said policies, or any renewals 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 said Mortgagee has the option of insuring said property for said sum for the benefit of said Mortgagee, 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, additional to the debt hereby specially secured, and shall be covered by this mortgage, and bear interest from the date of payment by said Mortgagee, and be at once due and payable.

Upon condition, however, that if the said Mortgagor pays saidindebtedness, and reimburses said Mortgagee for any amounts Mortgagee may have expended for taxes, assessments and insurance, and the interest thereon, then this conveyance to be null and rold, but should default be made in the payment of any sum expended by the said Mortgagee, or should said indebtedness hereby sacured, or any part thereof, or the interest thereon, remain unpaid at maturity, or should the interest of said Mortgagee in said property become indangered by reason of the enforcement of any prior lien or incumbrance thereon, so as to endanger the debt hereby secured, or if any statement of lien is filed under the Statutes of Alabama relating to the liens of mechanics and materialmen without regard to form and contents of such statement and without regard to the existence or non-existence of the debt or any part thereof or of the lien on which such statement is based, then in any one of said events, the whole of said indebtedness hereby secured shall at said Mortgagee 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 said, in some newspaper published in said County and State, to sell the same in lots or parcels, or en masse, as Mortgagee may deem best, in front of the Court House door in 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; Second, to the payment of any amounts that may have been expended, or that it may be necessary then to expended in paying insurance, taxes, or other incumbrances, with interest there-

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BOOK

on; 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 remainder, if any, to be turned over to the said Mortgagor: and the undersigned, further agree that said Mortgagee may bid at said sale and purchase said property, if the highest bidder therefor, as though a stranger hereto, and the person acting as auctioneer at such sale is hereby authorized and empowered to execute a deed to the purchaser thereof in the name of the Mortgagor by such auctioneer as agent, or attorney in fact; and undersigned further agree to pay a reasonable attorney's fee to said Mortgagee for the foreclosure of this mortgage in Chancery, should the same be so inreclosed, said fee to be a part of the debt hereto secured. It is expressly understood that the word "Mortgagee" wherever used in this mortgage refers to the person; or to the persons, or to the corporation named as grantee or grantees in the granting clause herein. Any estate or interest herein conveyed to said Mortgagee, or any right or power granted to said Mortgagee in or by this mortgage is hereby expressly conveyed and granted to the heirs, and agents, and assigns, of said Mortgagee, or to the successors and agents and assigns of said Mortgagee, if a corporation. IN WITNESS WHEREOF, we have hereunto set our hands and seals on this the 11th May 19 81 day of WITNESSES: (Scal) R. Kristensen Bjarne (Seal) 13. HS 1981 MAY 13 AH 8: 54 (Seal) months of the same (Scal) STATE OF **ALABAMA** General Acknowledgement

But made you got a se

County **JEFFERSON**

authority I, the undersigned,

, a Notary Public in and for said County in said State.

hereby certify that

The same of the same

Bjarne R. Kristensen

whose name IS signed to the foregoing conveyance, and who ISknown to me, acknowledged before me on this day, that being in-

formed 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 11th day of

STATE OF COUNTY OF

Corporate Acknowledgement

a Notary Public in and for said County, in said State, hereby certify that President of whose name as

a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the

day of

, 19

Notary Public