

NAMES AND ADDRESSES OF ALL MORTGAGORS  
Charles Leon Byrd  
Earline Byrd  
825 1st Ave. S. W.  
Alabaster, Al. 35007

122  
19811202000128390 Pg 1/1 .00  
Shelby Cnty Judge of Probate, AL  
12/02/1981 00:00:00 FILED/CERTIFIED

MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC.  
1633-B Montgomery Hwy.  
Hoover, Al. 35216

LOAN NUMBER 17385	DATE 11-30-81	Date Finance Charge Begins To Accrue If Other Than Date of Transaction 12-4-81	NUMBER OF PAYMENTS 180	DATE DUE EACH MONTH 10th	DATE FIRST PAYMENT DUE 1-10-82
AMOUNT OF FIRST PAYMENT \$ 283.94	AMOUNT OF OTHER PAYMENTS \$ 238.98	DATE FINAL PAYMENT DUE 12-10-96	Final Payment Equal In Any Case To Unpaid Amount Financed and Finance Charge	TOTAL OF PAYMENTS \$ 43,061.36	AMOUNT FINANCED \$ 14,200.69

THIS MORTGAGE SECURES FUTURE ADVANCES – MAXIMUM OUTSTANDING \$25,000.00

The words "I," "me" and "my" refer to all borrowers indebted on the note secured by this Mortgage Deed.

The words "you" and "your" refer to lender.

To secure payment of a Note I signed today promising to pay you the above Amount Financed together with a Finance Charge thereon and to secure all other and future advances which you make to me, the Maximum Outstanding at any given time not to exceed the amount stated above, each of the undersigned grants, bargains, sells and conveys to you, with power of sale, the real estate described below, and all present and future improvements on the real estate, which is located

In Alabama, County of Shelby Begin at the Southeast corner of Lot 8, in Block 1 of Nickerson Survey on Helena Road, as recorded in Map Book 3, Page 116, in the Office of the Judge of Probate of Shelby County, Alabama, and run in a Westerly direction along South line of Lot 8 in Block 1 for a distance of 100 feet then run in a Northerly direction along the East line of Lot 7 in Block 1 for a distance of 463 feet to the point of beginning of North portion of Lot 7 herein described. From said point of beginning continue to run in a Northerly direction along the East line of Lot 7 for a distance of 182 feet, thence run in a Westerly direction along the North line for a distance of 100 feet, thence run in a Southerly direction along the West line of Lot 7 for a distance of 179 feet, thence run in an Easterly direction parallel with the North line of Lot 7 for a distance of 100 feet to said point of beginning of North portion of Lot 7 in Block 1 as described. Lying and being in Block 1 of the NE¼ of NW¼ of Section 2, Township 21, Range 3 West, according to Map of Nickerson Survey on Helena Road, as recorded in Map Book 3, Page 116, in the Office of the Judge of Probate of Shelby County, Alabama.

I agree to pay my Note according to its terms and if I do, then this mortgage deed will become null and void.

I will pay all taxes, liens, assessments, obligations, encumbrances and any other charges against the real estate as they become due and maintain insurance on the real estate in your favor in a form and amount satisfactory to you. You may pay any such tax, lien, assessment, obligation, encumbrance or any other charge or purchase such insurance in your own name, if I fail to do so. The amount you pay will be due and payable to you, will bear interest at the highest lawful rate, will be an additional lien on the real estate and may be enforced and collected in the same manner as the other obligations secured by this mortgage deed.

If I default in paying any part of any instalment or if I default in any other way, all my obligations to you will become due, if you desire, without your advising me. You may take possession of the real estate and you may sell it for cash in the manner you consider best to the highest bidder at public sale in front of the Courthouse door in the county in which the real estate is located. First, however, you must give me 21 days' notice by publishing once a week for three consecutive weeks the time, place and terms of sale in any newspaper published in the county where the real estate is located. The proceeds of the sale, less a reasonable outside attorney's fee which you incur not to exceed 15% of the amount I owe you if the Amount Financed of the note in default exceeds \$300, will be credited to my unpaid balance. If any money is left over after you enforce this mortgage deed and deduct your attorney's fees, it will be paid to me, but if any money is still owing, I agree to pay you the balance. You, your agents or assigns may bid at the sale and purchase the real estate if you are the highest bidder.

Each of the undersigned waives all marital rights, homestead exemption any other exemptions relating to the above real estate.

Each of the undersigned agrees that no extension of time or other variation of any obligation secured by this mortgage will affect any other obligations under this mortgage.

In Witness Whereof, (I, we) have hereunto set (my, our) hand(s) this 30th day of November, 1981.

Intg. 21.45  
Rec. 1.50  
Ind. 1.00  
23.95

STATE OF ALA. SHELBY CO.  
I CERTIFY THIS  
INSTRUMENT WAS FILED

1981 DEC -2 AM 9:33

Charles L. Byrd (Seal)  
Earline Byrd (Seal)

STATE OF ALABAMA

COUNTY OF Jefferson

Deborah Ann Watson  
JUDGE OF PROBATE

I, Deborah Ann Watson, a Notary Public in and for said County in said State, hereby certify that Charles Leon Byrd and Earline Byrd, whose name(s) (is-are) signed to the foregoing conveyance, and who (is-are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, (he-she-they) executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30th day of November, 1981.

Deborah Ann Watson  
my commission expires Notary Public

This instrument was prepared by R. A. Moseley, Jr.  
P. O. Box 20129  
Hoover, Al. 35216



82-2114 (9-79) ALABAMA - CLOSED - END

ORIGINAL