

This instrument was prepared by

(Name) D. M. Spitler(Address) Pelham, Alabama 35124

This Form furnished by:

**Cahaba Title, Inc.**1970 Chandalar South Office Park  
Pelham, Alabama 35124

Representing St. Paul Title Insurance Corporation

**MORTGAGE**

STATE OF ALABAMA

Shelby

COUNTY }

KNOW ALL MEN BY THESE PRESENTS: That Whereas,

J. William Hamer, and wife, C. Elizabeth Hamer

(hereinafter called "Mortgagors", whether one or more) are justly indebted, to

Victor Scott

(hereinafter called "Mortgagee", whether one or more), in the sum

of Twelve Thousand and no/100  
(\$12,000.00), evidenced by note of even date

Dollars

BOOK 422 PAGE 715

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,

J. William Hamer and wife, C. Elizabeth Hamer

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:

Part of S $\frac{1}{2}$  of SE-1/4 of Sec. 15, Township 22 South, Range 3 West, Shelby County, Alabama, being more

particularly described as follows:

From the most northerly corner of Lot 16, First Addition to Indian Highlands, a map of which is recorded in the Office of the Judge of Probate, Shelby County, Alabama, in Map Book 5, Page 6, run in a northerly easterly direction along a straight line extension of the northwest line of said Lot 16 for a distance of 190.00 feet; thence turn an angle to the left of 90 deg. and run in a Northwesterly direction for a distance of 200.00 feet; thence turn an angle to the right of 89 deg. 05 min. and run in a northeasterly direction for a distance of 75.01 feet to the point of beginning; thence turn an angle to the right of 1 deg. 58 min. 30 sec. and run in a Northeasterly direction along the Southeast right-of-way line of the Montevallo-Alabaster Highway for a distance of 210.04 feet; thence turn an angle to the right of 1 deg. 44 min. 30 sec. and run in an Easterly direction along said southeast right-of-way line for a distance of 82.06 feet; thence turn an angle to the right of 106 deg. 41 min. 33 sec. and run in a Southeasterly direction for a distance of 382.17 feet; thence turn an angle to the right of 71 deg. 32 min. and run in a Southwesterly direction for a distance of 210.18 feet; thence turn an angle to the right of 104 deg. 37 min. 17 sec. and run in a Northwesterly direction of 169.47 feet; thence turn an angle to the left of 15 deg. 38 min. 50 sec. and run in a Northwesterly direction a distance of 201.20 feet, more or less, to the point of beginning. Situated in Shelby County, Alabama.

Said property is warranted free from all incumbrances and against any adverse claims, except as stated above.

*Victor Scott*  
P.O. Box 172

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 damage 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, 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 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 once 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 sale, by publication in some newspaper published in said County and State, sell the same 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 the 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

have hereunto set <sup>signatures</sup> and seal, this

4 day of March, 1982

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

1982 AUG 19 AM 10:03

Notary 1800  
Dec. 300  
Ind. 100  
2200

J. William Hamer (SEAL)

C. Elizabeth Hamer (SEAL)

(SEAL)

(SEAL)

Thomas A. Shouder, Jr.  
JUDGE OF PROBATE

THE STATE of

SHELBY

COUNTY

I, the undersigned

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

hereby certify that J. William Hamer and wife, C. Elizabeth Hamer

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.

Under my hand and official seal this 15th day of March, 1982

Notary Public.

My Commission Expires July 13, 1985

COUNTY

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

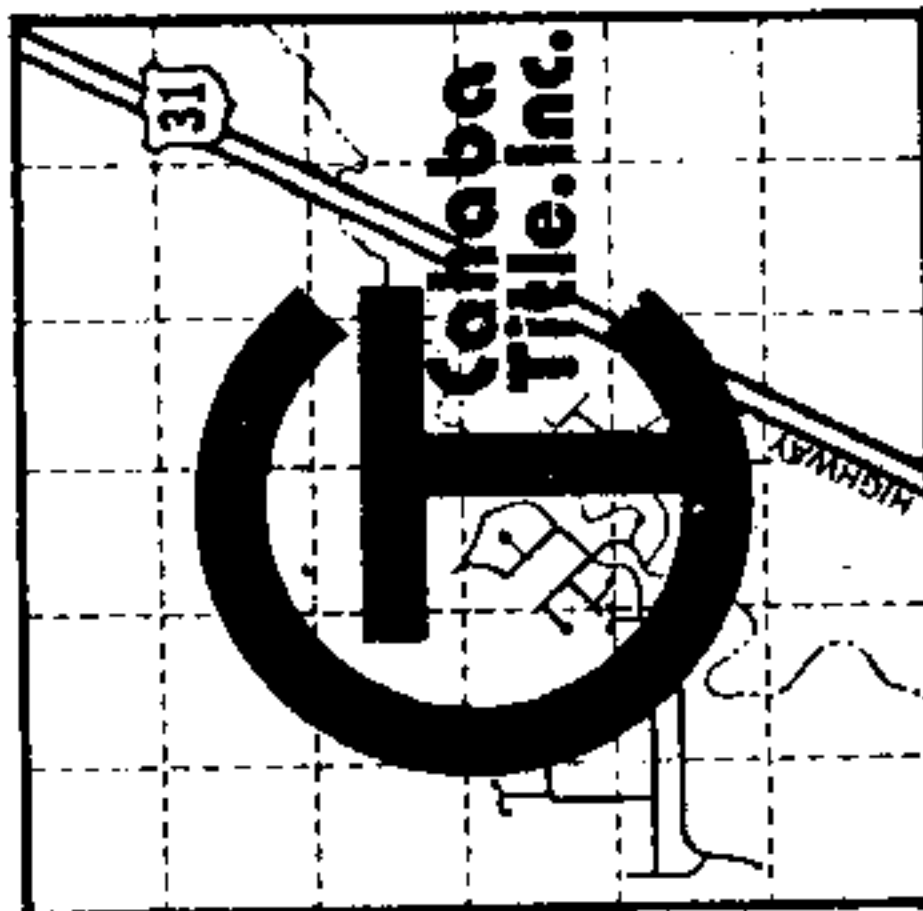
hereby certify that

whose name as of 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 such 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

MORTGAGE DEED



Recording Fee \$  
Deed Tax \$

This form furnished by

Cahaba Title, Inc.

1970 Chandalair South Office Park  
Pelham, Alabama 35124

Telephone 205-663-1130

Representing St. Paul Title Insurance Corporation  
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