

THIS INSTRUMENT PREPARED BY:

NAME: Eva R. Hall

ADDRESS: 3550 Independence Drive

MORTGAGE—Homewood, Alabama

State of Alabama }
COUNTY }

Know All Men By These Presents, that whereas the undersigned Joseph J. Ferretti, and Maria K. Ferretti, Husband and Wife
justly indebted to Finance America Corporation

in the sum of One hundred and fourty eight thousand five hundred and 00/100) \$148,50

evidenced by that promissory note executed in Homewood, Alabama this 25th day of Aug. 1982
Repayable in 180 consecutive monthly installments of \$825.00 each beginning on
October 1, 1982

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

Now Therefore in consideration of the said indebtedness, and to secure the prompt payment of the same at maturity, the
undersigned, Joseph J. Ferretti, and Maria K. Ferretti, Husband and Wife
do, or does, hereby grant, bargain, sell and convey unto the said Finance America Corporation
(hereinafter called Mortgagee) the following described real property situated in Shelby
County, Alabama, to-wit:

Lots 13, 14, 15, Block 1, according to Brookfield Second Sector, as recorded
in Map Book 6, page 16, in the Probate Office of Shelby County, Alabama.

Also known as: 1228 David Drive, Pelham, Alabama 35124

Amount Financed \$46,993.61

BOOK 422 PAGE 836

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 indebtedness, 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 void, but should default be made in the
payment of any sum expended by the said Mortgagee, 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 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, 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 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 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, 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 attorney's fees not to exceed fifteen percent (15%); Second, to the payment of any amounts that may have been expended, or that it may
be necessary then to expend in paying insurance, taxes, or other incumbrances, with interest thereon; Third, to the payment of said indebtedness

Proper Research
M. 23rd St.
Room 35203

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 foreclosed, said fee to be part of the debt hereto secured.

It is expressly understood that the word "Mortgagee" whenever 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 25th day of August, 1982.

WITNESSES:

STATE OF ALA. SHELBY CO.

I CERTIFY THIS

DOCUMENT WAS FILED

1479-70-50

Rec. 3.00

Ind. 1.00

74.50

1982 AUG 26 AM 9:39

JUDGE OF PROBATE

Joseph J. Ferretti

Joseph J. Ferretti

Maria E. Ferretti

Maria E. Ferretti

(Seal)

(Seal)

(Seal)

(Seal)

STATE OF

General Acknowledgement

County

I, the undersigned, *Louise E. Laffel*, a Notary Public in and for said County in said State,

hereby certify that Joseph J. Ferretti, and Maria E. Ferretti, Husband and Wife

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 25th day of August, 1982.

Notary Public.

STATE OF

Corporate Acknowledgement

COUNTY OF

I, a Notary Public in and for said County, in said State, hereby certify that

whose name as President 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 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.

Return to

Joseph J. Ferretti

Maria E. Ferretti

TO

Finance America Corporation

802 Downriver Blvd MOBILE, AL 36609

MORTGAGE

STATE OF ALABAMA,

County.

Office of the Judge of Probate

Judge of Probate