This instrument/was prepared by

**Dee** Dee Heslop

First American Bank, N.A. P.O. Box 100, Pelham, Alabama 35124

Form 1-1-22 Rev. 1-46

MORTGAGE-LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS: That Whoreas,

PHILLIP ROBERTO AND WIFE, MARY ROBERTO

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

FIRST AMERICAN BANK, N.A.

(hereinafter called "Mortgagee", whether one or more), in the sum of SIX THOUSAND DOLLARS AND NO/100-----**----(\$6,00**0.00) ), evidenced by WITH INTEREST FROM DATE AT 16.50%. **(\$** 6,000.00

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,

PHILLIP ROBERTO AND WIFE, MARY ROBERTO

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 County, State of Alabama, to-wit: AMAGOG

Lot 190, according to Chandalar South, Fourth Sector as recorded in Map Book 6, page 69 in the Probate office of Shelby County, Alabama. Situated in Shelby County, Alabama.

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

Return to:

To Have And To Hold the above granted property unto the said Mortgages, Mortgages's successors, heirs, and assigns forever; and for the purpose of further securing the payment of said indebtedness, the undersigned agrees to pay all takes 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 Mortgages's interest may appear, and to promptly deliver said policies, or any renewal of said policies to said Mortgages; and if undersigned fail to keep said property insured as above specified, or fail to deliver said insurance policies to said Mortgages, then the said Mortgages, or assigns, may at Mortgages's option insure said property for said sum, for Mortgages'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 Mortgages, or assigns, and be at once due and payable.

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TITLE

Upon condition, however, that if the said Mortgagor pays said indebtedness, and reimburses said Mortgagee or assigns for any amounts Mortgagees 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 Mortgages 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

PHILLIP	ROBERTO AND WIFE, MAR	RY ROBERTO		
have hereunto set THEIR	signature S and seal, thi		Collection (SEAL) (SEAL) (SEAL)	
			(SEAL)	
whose name  8   algned to	lip Roberto and Wife,	Mary Roberto who are known to me ackn	id for said County, in said State,	
Given under my hand a	contents of the conveyance that not official seal this 7th		on the day the same bears date.	
Civen ditter the mant a	ind official seal cits /(II	Laure D.	Joka Notary Public.	
THE STATE of	}	My Commission	My Commission Expires April 16; 1988	
COUNTY				
I, hereby certify that		, a Notary Public in an	d for said County, in said State,	
for and as the act of said c	the foregoing conveyance, and tents of such conveyance, he,	of d who is known to me, acknowledg as such officer and with full authori day of	ty, executed the same voluntarily , 19	
		***************************************	, Notary Public	
•	<b></b>	STATE OF ALA. SHELBY CO.  I CERTIFY THIS  MORE THE WAY WAS FILED	Jud 1.00	