THI[redacted]RUMENT PREPARED BY:

NAME: Diann Hooper 14

ADDRESS: 1709 9th Ave. North P.O. Box 618 Bessemer Al. 35021

MORTGAGE—

State of Alabama

Shelby COUNTY

Know All Men By These Presents, that whereas the undersigned Ronald D. Kirby and wife Susan P. Kirby

justly indebted to FinanceAmerica Corp.

in the sum of Thirteen Thousand Seven hundred seventy seven dollars and 22/100 (13,777.22)

evidenced by a promissory note of even date executed herewith

and whereas it is desired by the undersigned to secure the prompt payment of said indebtedness with interest when the same falls due, January 5, 1984, and each month thereafter until the balance is paid in full

Now Therefore in consideration of the said indebtedness, and to secure the prompt payment of the same at maturity, the undersigned, Ronald D. Kirby and wife Susan P. Kirby

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

(hereinafter called Mortgagee) the following described real property situated in Shelby County, Alabama, to-wit:

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Lot 16, Block 274, except the West 5 feet thereof, the same being, according to J. H. Dunston's Map and Survey of the Town of Calera, Alabama.

AKA: P.O. Box 46, 19th Street Calera Al.

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 coveyance 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 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 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

Form 001-0795 3/81

B'ham Land Title Co.
514-21st No.
B'ham 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.....29....day of.......November.................., 19.83.....

WITNESSES:

D. Hoppe

G. Gatt

x Ronald D. Kirby ....(Seal)
Ronald D. Kirby (husband)

Susan P. Kirby ....(Seal)
Susan P. Kirby (wife)

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

Mtg Tax 20.70
1983 DEC -1 AM 9:22 .... Rec 3.00 ....(Seal)
Ind 1.00
24.70

Thomas A. Snowden, Jr.
JUDGE OF PROBATE

STATE OF Alabama
Shelby County

General Acknowledgement

I, the undersigned,.....Jessie R. Baskin.................., a Notary Public in and for said County in said State,

hereby certify that.....Ronald D. Kirby and wife Susan P. Kirby..........

whose name s 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.

Given under my hand and official seal this.....29.....day of.....November.........., 19.83..

MY COMMISSION EXPIRES 10-8-84

Jessie R. Baskin Notary public.

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STATE OF
COUNTY OF

Corporate Acknowledgement

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

Ronald D. Kirby and wife Susan P.
Kirby
Box 46, 19th Ave.
Calera, Al. 35040

TO

FinanceAmerica Corp.
1709 9th Ave. North
P.O. Box 618
Bessemer, Al. 35021

MORTGAGE

STATE OF ALABAMA,
County.

Office of the Judge of Probate

Judge of Probate