

1043 ALABAMA REAL ESTATE MORTGAGE

The State of Alabama, Shelby County. Know All Men By These Presents: That whereas, Charles L. Howell and Sandra Howell, Mortgagors are indebted on their promissory note of even date, in the amount of \$ 4296.37, payable to the order of Norwest Financial Alabama, Inc., Mortgagee, evidencing a loan made to Mortgagors by Mortgagee. Said Note is payable in monthly instalments and according to the terms thereof, payment may be made in advance in any amount at any time and default in paying any instalment shall, at the option of the holder of the Note and without notice or demand, render the entire unpaid balance thereof at once due and payable, less any required refund or credit of interest.

NOW, THEREFORE, in consideration of said loan and to further secure the payment of said Note and any future Note or Notes executed and delivered to Mortgagee by Mortgagors at any time before the entire indebtedness secured hereby shall be paid in full, evidencing either a future loan by Mortgagee or a refinancing of any unpaid balance of the Note above described, or renewal thereof, or both such future loans and refinancing, the Mortgagors hereby grant, bargain, sell and convey to the Mortgagee the following described real estate lying and being situated in Shelby County, State of Alabama, to-wit:

SEE BACK

warranted free from all incumbrances and against any adverse claims.

TO HAVE AND TO HOLD the aforegranted premises, together with the improvements and appurtenances thereunto belonging, unto the said Mortgagee, its successors and assigns forever.

UPON CONDITION, HOWEVER, that if Mortgagors shall well and truly pay, or cause to be paid, the said Note or Notes, and each and all of them, and each and every instalment thereof when due, then this conveyance shall become null and void. But should Mortgagors fail to pay the Note or Notes, or any instalment thereof when due, or if any covenant herein is breached, then Mortgagee, its successors, assigns, agent or attorneys are hereby authorized and empowered to sell the said property hereby conveyed at auction for cash, in front of the Court House Door in the County in which the said property is located, first having given notice thereof for four successive weeks by publication in any newspaper published in the County in which said property is located, and execute proper conveyance to the purchaser, and out of the proceeds of said sale the Mortgagee shall retain enough to pay said Note or Notes and interest thereon, and the balance, if any, pay over to the Mortgagors. The Mortgagee or its assigns are authorized to bid for said property and become the purchaser at said sale.

Mortgagors further specially waive all exemptions which Mortgagors now or hereafter may be entitled to under the Constitution and laws of this or any other State. Mortgagors agree not to sell or transfer the aforegranted premises, or any part, without Mortgagee's prior written consent and any such sale or transfer without Mortgagee's prior written consent shall constitute a default under the terms hereof. Whenever the context so requires plural words shall be construed in the singular.

IN TESTIMONY WHEREOF, Mortgagors have hereunto set their hands and affixed their seals this 23rd day of January, 19 84.

Witness: Jamie L. Sargent

Witness: Cecile B. Ayer

Charles L. Howell (I.S.) SIGN HERE

Sandra Howell (I.S.) SIGN HERE
(If married, both husband and wife must sign)

STATE OF ALABAMA
Shelby COUNTY

I, the undersigned authority, in and for said County in said State, hereby certify that Charles L. Howell and Sandra Howell whose name 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, they executed the same voluntarily on the day the same bears date.

Witness my hand and official seal, this the 23 day of January, 19 84.

This instrument was prepared by: Marcia McCullough
1129 Daniel Dr.
Birmingham, AL 35228

Marcia McCullough
Notary Public.

Commence at the point where the West line of Old Calera-Birmingham Public Dirt Road crosses the South line of the Northwest Quarter of the Northeast Quarter of Section 16, Township 22, Range 2 West, and run South along said right-of-way line 24.7 feet to the point of beginning of the lot herein described, which said beginning point is situated North 5 degrees 10 minutes East, 176.3 feet from the point where the South line of John W. Spain land crosses said West right of way line of said lot; from said beginning point run North along said right of way line 90 feet; thence North 84 degrees 50 minutes West 125 feet; thence South 5 degrees 10 minutes West 90 feet; thence South 84 degrees 50 minutes East 125 feet to the point of beginning.

Said lot being situated in the Northwest Quarter of the Northeast Quarter and the Southwest Quarter of the Northeast Quarter of Section 16, Township 22, Range 2 West, Shelby County, Alabama.

ALL CLAIMS
PAID BY THIS
FILE

1984 JAN 25 AM 8:55

Shelby County
ALABAMA

Mtg Tax	6.45
Rec	3.00
Ind	1.00
	<hr/> 10.45