

STATE OF ALABAMA)

MORTGAGE

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS:

THIS MORTGAGE, is made and entered into on this 5th day of July, 1984,
by and between the undersigned, John K. Atkins

(hereinafter referred to as "Mortgagor," whether one or more) and First Bank of Alabaster, P.O. Box 246, Alabaster,
Alabama, 35007

(hereinafter referred to as "Mortgagee"); to secure the payment of Eighty-five hundred and no/100--
\$8,500.00

Dollars (\$ /) evidenced by a Promissory Note of even date herewith ~~for~~ for
a like amount, plus all interest, recording fees, insurance, and other charges
if any, and due in accordance with the terms and conditions of said note.

NOW, THEREFORE, in consideration of the premises, the Mortgagor, 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:

Lot 66, according to the survey of Quail Run, Phase 2, as recorded in Map
Book 7, page 113 in the Probate Office of Shelby County, Alabama; being
situated in Shelby County, Alabama.

Together with all and singular the rights, privileges, hereditaments, easements and appurtenances thereunto belonging or in
anywise appertaining. The above described property is warranted free from all incumbrances and against adverse claims, as stated
herein.

TO HAVE AND TO HOLD FOREVER, unto the said Mortgagee, Mortgagee's successors, heirs and assigns.

Upon request of Mortgagor, Mortgagee, at Mortgagee's option prior to release of this Mortgage, may make future advances
to Mortgagor. Such future advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory
notes stating that said notes are secured hereby.

In the event the ownership of the property described hereinabove in this Mortgage, or any interest therein, becomes vested in any
person, firm, corporation or partnership (either general or limited), or other entity other than the Mortgagor herein, by operation of law
or otherwise, without Mortgagor having first obtained the written consent and approval of Mortgagee or such change of ownership,
then at the option of Mortgagee, such change in ownership of the property shall constitute a default under the terms and provisions
of this Mortgage and the Promissory Note secured by the same, and the entire unpaid balance of principal, plus interest accrued,
shall be accelerated, and shall become immediately due and payable without any notice to Mortgagor, and Mortgagee shall have all
of the rights and remedies provided herein in the event of a default, including, without limitation, the right of foreclosure.

If the within Mortgage is a second Mortgage, then it is subordinate to that certain Mortgage as recorded in Vol. 397, at Page
977, in the office of the Judge of Probate of Shelby County, Alabama; but this Mortgage is subordinate to said
prior Mortgage only to the extent of the current balance now due on the debt secured by said prior Mortgage. The within Mortgage
will not be subordinated to any advances secured by the above described prior Mortgage, if said advances are made after the date of
the within Mortgage. Mortgagor hereby agrees not to increase the balance owed that is secured by said prior Mortgage. In the event
the Mortgagor should fail to make any payments which become due on said prior Mortgage, or should default in any of the other
terms, provisions and conditions of said prior Mortgage occur, then such default under the prior Mortgage shall constitute a default
under the terms and provisions of the within Mortgage, and the Mortgagee herein may, at its option, declare the entire indebtedness
due hereunder immediately due and payable and the within Mortgage subject to foreclosure. Failure to exercise this option shall not
constitute a waiver of the right to exercise same in the event of any subsequent default. The Mortgagee herein may, at its option,
make on behalf of Mortgagor any such payments which become due on said prior Mortgage, or incur any such expenses or obliga-
tions on behalf of Mortgagor, in connection with said prior Mortgage, in order to prevent the foreclosure of said prior Mortgage, and
all such amounts so expended by Mortgagee on behalf of Mortgagor shall become a debt to Mortgagee, or its assigns additional to
the debt hereby secured, and shall be covered by this Mortgage, and shall bear interest from date of payment by Mortgagee, or its
assigns, at the same interest rate as the indebtedness secured hereby and shall entitle the Mortgagee to all of the rights and
remedies provided herein, including at Mortgagee's option, the right to foreclose this Mortgage.

For the purpose of further securing the payment of the indebtedness, the Mortgagor agrees to pay all taxes or assessments when
imposed legally upon the real estate, and should default be made in the payment of same, the Mortgagee may at Mortgagee's option
pay off the same; and to further secure the indebtedness, Mortgagor agrees to keep the improvements on the 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 Mortgagee as its interest may appear, and to promptly deliver said policies, or any
renewal of said policies to Mortgagee; and if undersigned fails to keep property insured as above specified, or fails to deliver said in-
surance policies to Mortgagee, then Mortgagee, or assigns, may at Mortgagee's option insure the real estate for said sum, for Mort-
gagee's own benefit, the policy if collected to be credited on the indebtedness, less cost of collecting same. All amounts so expend-
ed by Mortgagee for taxes, assessments or insurance, shall become a debt to Mortgagee or assigns, additional to the debt hereby
specially secured, and shall be covered by this Mortgage, and bear interest at the same interest rate as the indebtedness secured
hereby from the date of payment by Mortgagee or assigns and be at once due and payable.

UPON CONDITION, HOWEVER, that if the Mortgagor pays the indebtedness, and reimburses Mortgagee or assigns for any
amounts Mortgagee may have expended, then this conveyance to be null and void; but (1) should default be made in the payment of
any sum expended by the Mortgagee or assigns, or (2) should the indebtedness hereby secured, or any part thereof, or the interest
thereon remain unpaid at maturity, or (3) should the interest of Mortgagee or assigns in the real estate become endangered by reason
of the enforcement of any prior lien or incumbrance thereon, so as to endanger the debt hereby secured, or (4) should the Mortgagor
fail to keep the real estate in good repair or fail to comply with the provisions of any lease if this Mortgage is on a leasehold, or (5)
should Mortgagor commit waste or permit impairment or deterioration of the real estate, or (6) should Mortgagor's interest in the real
estate be materially affected in any manner including, but not limited to, eminent domain, insolvency, arrangement or proceeding in-
volving a bankrupt or decedent, then in any one of said events, the whole of the indebtedness hereby secured, at the option of Mort-
gagee or assigns, shall at once become due and payable, and this Mortgage be subject to foreclosure as now provided by law in case

Michael J. Jolley
P.O. Box 1012

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IN WITNESS WHEREOF, the undersigned Mortgagor has hereunto set his signature and seal on the day first above written.
CAUTION — IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Mtg TAX	12.75
Rec	5.00
Ind	1.00
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	18.75