

This instrument was prepared by 1723  
David F. Ovson  
(Name) SMITH, WHITE & HYND S P.A.  
Suite 1624 - 2121 Bldg.  
(Address) Bham, Al. 35203



Jefferson Land Title Services Co., Inc.  
318 21ST NORTH • P. O. BOX 10481 • PHONE (205) 376-8020  
BIRMINGHAM, ALABAMA 35201  
AGENTS FOR  
Mississippi Valley Title Insurance Company

**MORTGAGE-**

STATE OF ALABAMA

JEFFERSON COUNTY }

KNOW ALL MEN BY THESE PRESENTS: That Whereas,  
Milton Irving Culpepper, Jr., a single man

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

(hereinafter called "Mortgagee", whether one or more), in the sum  
of Twelve thousand, nine hundred eighty and no/100----- Dollars  
(\$12,980.00 ), evidenced by a promissory note of even date with any extensions  
and renewals thereof

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, Milton Irving Culpepper, Jr.  
a single man

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:

A parcel of land located in the SE ¼ of the SE ¼ of Section 4, Township  
20 South, Range 1 West, Shelby County, Alabama, described as follows:  
Commence at the SE corner of said Section 4; thence run West along  
the South line of said Section 4 a distance of 420.00 feet to the  
point of beginning; thence continue last course a distance of 309.21  
feet; thence turn right 89 degrees 34 minutes 25 seconds a distance  
of 435.61 feet; thence turn left 89 degrees 34 minutes 25 seconds a  
distance of 125.74 feet; thence turn right 89 degrees 34 minutes 25  
seconds a distance of 378.16 feet; thence turn right 91 degrees 10  
minutes 29 seconds a distance of 451.64 feet; thence turn right 90  
degrees 00 minutes 12 seconds a distance of 807.92 feet to the point  
of beginning.

Subject to:

1. General and special taxes for the current year and subsequent years.
2. Transmission Line Permit to Alabama Power Company, as shown in  
Deed Book 207, Page 668.
3. Title to all minerals within and underlying the premises, together  
with all mining rights and other rights, privileges and immunities  
relating thereto.

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

454 PAGE 767

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

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 Mortgagee 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 Milton Irving Culpepper, Jr., a single man

have hereunto set his signature and seal, this 30th day of August

1984

Milton Irving Culpepper, Jr. (SEAL)

(SEAL)

(SEAL)

(SEAL)

THE STATE of ALABAMA  
JEFFERSON COUNTY

I, David F. Ovson, a Notary Public in and for said County, in said State, hereby certify that Milton Irving Culpepper, Jr., a single man

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 he executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 30th day of August, 1984

David F. Ovson Notary Public.

THE STATE of COUNTY

I, hereby certify that

whose name as 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 such 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

David F. Ovson  
SMITH, WHITE & HYND S P.A.  
Suite 1624 - 2121 Bldg.  
Bham, AL. 35203

Milton Irving Culpepper, Jr.

TO

MetroBank

MORTGAGE DEED

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

1984 AUG 31 AM 10:34

JUDGE OF PROBATE

NOTARY TAX 19.50  
Rec 5.00  
Jud 1.00  
25.50

Recording Fee \$  
Deed Tax \$

This form furnished by

Jefferson Land Title Services Co., Inc.

316 21ST NORTH • P.O. BOX 10681 • PHONE (205) 328-8020

BIRMINGHAM, ALABAMA 35201

AGENTS FOR

Mississippi Valley Title Insurance Company