This instrument was prepared by [redacted] [redacted] [redacted]

(Name) William A. Jackson, Attorney

(Address) 2204 Lakeshore Drive, Suite 320
Birmingham, Alabama 35209

Form 1-1-22 Rev. 1-66

MORTGAGE—LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA
COUNTY OF JEFFERSON } KNOW ALL MEN BY THESE PRESENTS: That Whereas,

William H. Shepherd, a married man,

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

William R. Chappell and wife, Frances Chappell

(hereinafter called "Mortgagee", whether one or more), in the sum of Fifteen Thousand and No/100---------------------------------------- Dollars ($ 15,000.00 ), evidenced by one promissory note of even date herewith, according to the terms and conditions of said note, with the final payment due on April 1, 1995, if not sooner paid,

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,

William H. Shepherd, a married 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:

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Lot 12, Mockingbird Hill, being more particularly described as follows: A part of the SW-1/4 of the SE-1/4 of Section 13, Township 22 South, Range 1 East, described as: Begin at the NW corner of said SW-1/4 of the SE-1/4; thence Southwardly along the West line of said SW-1/4 of the SE-1/4 a distance of 110 feet to a point which is the point of beginning; thence at a deflection angle of 95° 08' to the left, a distance of 186.6 feet to a point; thence at a deflection angle of 125° 14' to the right a distance of 103.3 feet to a point; thence at a deflection angle of 48° 23' to the right a distance of 138.3 feet to a point on the West line of said SW-14/ of the SE-1/4; thence Northwardly along the said West line of said forty a distance of 100 feet to the point of beginning.

ALSO, Lot 13, Mockingbird Hill, being more particularly described as follows: Beginning at the NW corner of the SW-14/ of the SE-1/4 of said Section 13; thence Eastwardly along the North line of said forty a distance of 175.5 feet to a point; thence at a deflection angle of 81° 56' to the right a distance of 90 feet to a point; thence at a deflection angle of 92° 05' to the right a distance of 186.6 feet to a point on the West line of said forty; thence Northwardly along the West line of said forty a distance of 110 feet to the point of beginning.

The proceeds of this loan have been applied on the purchase price of the property described herein, conveyed to mortgagor simultaneously herewith.

The property described herein constitutes no part of homestead of the mortgagor herein.

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

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, William H. Shepherd,

have hereunto set signature and seal, this 25th day of March, 1985.

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED
1985 MAR 26 AM 9:39

Mtg. Tax 22.50
Rec. 3.00
Ind. 1.00
28.50

William H. Shepherd (SEAL)
William H. Shepherd
(SEAL)
(SEAL)
(SEAL)

JUDGE OF PROBATE

BOOK 021 PAGE 930

THE STATE of ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that William H. Shepherd,

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 25th day of March, 1985.

Notary Public.

THE STATE of
COUNTY

I, , a Notary Public in and for said County, in said State,
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

Return to:
HARRISON & JACKSON
ATTORNEYS AT LAW
SUITE 320
2204 LAKESHORE DRIVE
BIRMINGHAM, ALABAMA 35209

[redacted]

TO

MORTGAGE DEED

[redacted]

THIS FORM FROM
[redacted]awyers Title Insurance Corporation
Title Guarantee Division
TITLE INSURANCE — ABSTRACTS
Birmingham, Alabama