

295  
SECOND MORTGAGE

MORTGAGEE: CAROL K. LOVELADY  
116 WOODLAND CIRCLE  
TROY, ALABAMA 36081

DATE OF MORTGAGE: January 15, 1986

PROPERTY MORTGAGED: House and lot titled to John M. & Charlotte L. West  
located at 1148 Dearing Downs Drive, Helena, AL. 35080

AMOUNT MORTGAGED: \$16,000

TERMS: 8% interest to be paid in monthly installments of \$200.00 beginning February 15, 1986 and ending August 15, 1995 with an odd payment of \$140.56. Each payment will include principal and interest. Mortgagor may at anytime pay balance due with no penalties for prepayment.

MORTGAGORS: John M. West & Charlotte L. West  
1148 Dearing Downs Drive  
Helena, Alabama 35080

DATE: January 15, 1986

John M. West  
John M. West

Charlotte L. West  
Charlotte L. West

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

1987 DEC -4 AM 8:31

Thomas A. Shouder, Jr.  
JUDGE OF PROBATE

1. Deed Tax \$ 24.00  
2. Mtg. Tax 2.50  
3. Recording Fee 1.00  
4. Indexing Fee 27.50  
TOTAL \$ 55.00