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This instrument was prepared by

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MORTGAGE LAND TITLE COMPANY OF ALABAMA, Similagham, Alabama

STATE OF ALABAMA COUNTY SHELBY

KNOW ALL MEN BY THESE PRESENTS: That Whereas,

promissory note executed simultaneously herewith,

Barry D. McCrary and wife, Monica M. McCrary,

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

First Commercial Bank

(hereinafter called "Mortgagee", whether one or more), in the sum of Eighty Thousand and No/100----- Dollars (\$ 80,000.00), evidenced by

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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,

Barry D. McCrary and wife, Monica M. McCrary,

and all others executing this mortgage, do hereby grant, bargain, sell and convey unto the Mortgages the following described real estate, situated in Shelby

Lot 79, Meadowbrook, 12th Sector, as recorded in Map Book 9, Page 27 in the Probate Office of Shelby County, Alabama.

This is a second mortgage which is subordinate to that certain 1st Mortgage to AmSouth Bank recorded in Real Volume 117, Page 372, in the Probate Office of Shelby County, Alabama.

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

ATT. GLENN ESTESS

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 Mortgages 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, 45 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 Mortgages, then the said Mortgages, or assigns, may at Mortgages's option insure said property for said sum, for Mortgages'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 Mortgages 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 signature ave hereunto set Barry D. McCrary Monica M Mc Crary Monfea M. McCrary THE STATE of ALABAMA BOOK **JEFFERSON** COUNTY , a Notary Public in and for said County, in said State, Barry D. McCrary hereby certify that known to me acknowledged before me on this day, whose name is "signed to the foregoing conveyance, and who Same voluntarily on the day the same bears date. executed the that being informed of the contents of the conveyance , 19 89 Given under my hand and official seal this Notary Public. THE STATE of Alabama , a Notary Public in and for said County, in said State, COUNTY Jefferson I, Monica M. McCrary hereby certify that being informed of the contents of such conveyance, She, Nex such xx Hour montestift full know the executed the same voluntarily for and an experience of medical possition. on the day the same bears date , 19 89 Given under my hand and official seal, this the Notary Public STATE OF ALA. SHELOT I CERTIFY THIS 1. Bood Tax 2. Mrg. Tax 3. Recording Fee_ 500 \$9 MAY -2 PH 2: 46 4. Indexing Fee BIRMINGHAM, ALABAMA 35203 total.

BANK MCCRARY MCCRARY CIAL MONICA M. COMMER BARRY D 2 FIRST

DEED MORTGAGE

JUDGE OF PROBATE

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