

This instrument was prepared by

(Name) John T. Campbell

(Address) 1572 Montgomery Highway Suite 101, Birmingham, Alabama 35216

MORTGAGE- LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

COUNTY Jefferson

KNOW ALL MEN BY THESE PRESENTS: That Whereas,

Robert W. Kitsell and wife, Connie L. Kitsell,

(hereinafter called "Mortgagors", whether one or more) are justly indebted, to L. Patrick McKay

(hereinafter called "Mortgagee", whether one or more), in the sum of Thirty-Six Thousand, One Hundred Seventy ----- Dollars (\$ 36,170.00 ), evidenced by Mortgage Note dated February 11, 1991, by Robert W. and Connie L. Kitsell

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, Robert W. Kitsell and wife, Connie L. Kitsell

and all others executing this mortgage, do hereby grant, bargain, sell and convey unto the Mortgagee the following described real estate, situated in Jefferson, and Shelby County, State of Alabama, to-wit:

Lot 57, according to the Survey of Riverchase Country Club, Fourth Addition, Residential Subdivision, as recorded in Map Book 21, Page 8, in the Office of the Judge of Probate of Jefferson County (Bessemer Division) and Map Book 7, Page 85, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

Subject to current taxes, easements and restrictions.

Subject to that certain Mortgage dated the 6th day of September, 1989, in favor of First General Lending Corporation.

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

have hereunto set signature and seal, this

day of

*Robert W. Kitself*

(SEAL)

*Connie L. Kitself*

(SEAL)

(SEAL)

1. Deed Tax	
2. Mtg. Tax	NO TAX PA
3. Recording Fee	5.00
4. Indexing Fee	1.00
5. No Tax Fee	1.00
6. Certified Fee	1.00
Total	10.00

(SEAL)

BOOK 331 PAGE 913

STATE OF ALA. SHERIFF  
I CERTIFY THIS  
INSTRUMENT WAS FILED  
TAX PD. IN JEFF. CO.  
91 MAR -5 AM 9:48

THE STATE of *Alabama*  
JEFFERSON COUNTY

I, *John T. Campbell*

hereby certify that *Robert W. Kitself AND Connie L. Kitself*

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

whose name *S* signed to the foregoing conveyance, and who *ARE* known to me acknowledged before me on this day, that being informed of the contents of the conveyance executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this *11th* day of *February*, 19*91*

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

NO TAX COLLECTED

1. Deed Tax	
2. Mtg. Tax	
3. Recording Fee	5.00
4. Indexing Fee	1.00
5. No Tax Fee	1.00
6. Certified Fee	1.00
Total	10.00

STATE OF ALA. JEFFERSON CO.  
BESSEMER DIV. I CERTIFY  
THIS INSTRUMENT FILED ON

1991 FEB 13 AM 10:24

RECORDED & 5430  
DEED TAX HAS BEEN PAID ON THIS STATEMENT

*George A. Reynolds*  
JUDGE OF PROBATE

1. Deed Tax	
2. Mtg. Tax	
3. Recording Fee	
4. Indexing Fee	
5. No Tax Fee	
6. Certified Fee	
Total	

This form furnished by

LAND TITLE COMPANY OF ALABAMA

600 20TH STREET NORTH  
BIRMINGHAM, ALABAMA 35203-2693  
(205) 251-2871

LT006

REAL 823 PAGE 502

Return to: *John T. Campbell*

TO

MORTGAGE DEED