ORTGAGE	· · · · · · · · · · · · · · · · · · ·	62		AVCO FINANCIAL SERVICE OF Ala Inc	CES
RTGAGOR(S):		NSTRUMENT WAS PREPARE	D BY MORTGAGEE		
Thomas, Robert J	INITIAL ;	wife, Romona R Thomas	,	Cham A1	, ALABAN
Mortgagor hereby grants, bargai	ns, sells and convey	unto Mortgagee, the following	g described real esta	te in the County of	
Lot 8 according to t	, State of A the Man, and Sum	vey of Bishop Creek Tow ice of Shelby County, A	houses, 1st Add		Мар
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Alded in accounting with the		scheduled by the parties never	D'I UEIEMINI executer	by more and in a princip	al sum in exce!
3-10-96 or	as extended or re-	made: (3) Payment of	any additional at	Wances, not in a princip	winner to Mortenant
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- (2) Mortgagor agrees to surrender possession of the hereinabove described premises to the Purchaser at the aforesaid sale, immediately after such sale, in the event such possession has not previously been surrendered by Mortgagor, and for failure to surrender possession, will pay to Purchaser the reasonable cental value of the premises during or after the redemption period.
- (3) In the event said premises are sold by Mortgagee, Mortgagor, if a signer on the note, shall be liable for any deficiency remaining after sale of the premises, and application of the proceeds of said sale to the indebtedness secured and to the expenses of conducting said sale, including attorney's fees and legal expenses as provided on the reverse side.
- (4) At any time and from time to time, without affecting the liability of any person for the payment of the indebtedness secured hereby and without releasing the interest of any party joining in this Mortgage, Mortgages may (a) consent to the making of any map or plat of said property: (b) join in granting any easement or creating any restriction thereon; (c) join in any subordination or other agreement affecting this Mortgage or the lien or charge thereof; (d) grant any extension or modification of the terms of this loan; (e) release without warranty, all or any part of said property. Mortgagor agrees to pay a reasonable fee to Mortgagoe for any of the services mentioned in this paragraph.
- (5) Should said property or any part thereof be taken or damaged by reason of any public improvements or condemnation proceeding, or damaged by fire, or earthquake, or in any other manner, Mortgagee shall be entitled to all compensation, awards, and other payments or relief therefor, and shall be entitled at its option to commence, appear in and prosecute in its own name, any action or proceedings, or to make any compromise or settlement, in connection with such taking or damage. All such compensation, awards, damages, rights of action and proceeds are hereby assigned to Mortgagee who may, after deducting therefrom all its expenses, including attorney's fees, as provided for on the reverse side, apply the same as provided above for insurance less proceeds. Mortgagor agrees to execute such further assignments of any compensation, award, damages, and the rights of action and proceeds as Mortgagee may require.
- (6) Mortgagee shall be subrogated to the lien of any and all prior encumbrances, liens or charges paid and discharged from the proceeds of the loan hereby secured, and even though said prior liens have been released of record, the repayment of said indebtedness shall be secured by such liens on the portions of said premises affected thereby to the extent of such payments, respectively.
- (7) Whenever, by the terms of this instrument or of said Promissory Note, Mortgagee is given any option, such option may be exercised when the right accrues or at any time thereafter, and no acceptance by Mortgagee of payment of indebtedness in default shall constitute a waiver of any default then existing and continuing or thereafter accruing.
- (8) If Mortgagor shall pay said note at the time and in the manner aforesaid and shall abide by, comply with, and duly perform all the covenants and agreements herein, then this conveyance shall be null and void and Mortgagee will, within the statutory period after written demand therefor by Mortgagor, execute a release or satisfaction of this Mortgage.
- (9) Notwithstanding anything in this Mortgage or the Promissory Note secured hereby to the contrary, neither this Mortgage nor said Promissory Note shall be deamed to impose on the Mortgagor any obligation of payment, except to the extent that the same may be legally enforceable, and any provision to the contrary shall be of no force or effect.
- (10) Except as provided to the contrary herein, all Mortgagors shall be jointly and severally liable for fulfillment of their covenants and agreements herein contained.

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	IN WITHESS WHEREOF	the Mortgagors have hereunto set their signature S an	nd seal, this 1 day of March	, 19 <u>91</u>
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	Carl Hardy Agreement the Commission	CHELBY CO.	~~ ~~ ~~	* _
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9	,		, a Notary Public in and	for said County,
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	Recording Fee	Recorder Signature Recorder Signature Recording: 1. Deed Tax 2. Mitg. Tex 3. Recording From 4. Indexting From 5. No Tax Foot 6. Cordified From 7 Total Total	To: 13 VCO FINANCIAL SERVICES April 1914 April 1914	MORTGAGE