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(Name) WALLACE, ELLIS, HEAD & FOWLER, ATTORNEYS AT LAW

(Address) COLUMBIANA, ALABAMA 35051

Form 1-1-22 Rev. 1-44 MORTGAGE-LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That Whereas,

Troy H. Lucas and wife, Jimmie D. Lucas (hereinafter called "Mortgagors", whether one or more) are justly indebted, to

W. L. Lawler, Jr. and wife, Ann Lawler

(hereinafter called "Mortgagee", whether one or more), in the sum EIGHTEEN THOUSAND FIVE HUNDRED, AND NO/100 ----οť (\$ 18,500.00), evidenced by one promissory real estate mortgage note executed this 2nd day of April, 1991, due and payable in accordance with the terms and provisions of said note.

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,

Troy H. Lucas and wife, Jimmie D. Lucas

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

Lot 5 of Block 51, Section 21, Township 22 South, Range 2 West, Dunstan's Map of Town of Calera, Alabama.

It is agreed and understood that the mortgagors herein shall have the right at any time to prepay all or any part of said above indebtedness, without penalty, by paying such amount of principal plus the accrued interest as of such prepayment date.

. THIS IS A PURCHASE MONEY MORTGAGE.

At 2 Box 172) Montwaller, At 35/15

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 Mortgages 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

whose name as a corporation, is signed to the foregoing conveyance, being informed of the contents of such conveyance, he for and as the act of said corporation. Given under my hand and official seal, this the	e, as such officer and with full authorday of	, 19 , Notary Public
	of and who is known to me, acknowled	ged before me, on this day that,
THE STATE of COUNTY I, hereby certify that	, a Notary Public in a	nd for said County, in said State,
whose names are signed to the foregoing conveyance, a that being informed of the contents of the conveyance	nd who are known to me ack	nowledged before me on this day, on the day the same bears date. 1991 Notary Public.
SHELBY COUNTY SHELBY COUNTY SHELBY COUNTY Shereby certify that Troy H. Lucas and wife,)	nd for said County, in said State,
THE STATE of ALABAMA	***************************************	
		(SEAL)
have hereunto set their signatures and seal, the	Trof H Lucas	, 19 91 (SEAL)
	D. Lucas	
Troy H. Lucas and wife, Jimmie		
therefor; and undersigned further agree to pay a reason of this mortgage in Chancery, should the same be so for IN WITNESS WHEREOF the undersigned Troy H. Lucas and wife, Jimmie		

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