This document was prepared by: LarryKizziah Attorney At Law P.O. Box 19761 Birmingham Alabama

2065 REAL ESTATE MORTGAGE

NEAL COLAIL MOILL	ivar
OF ALABAMA	PRECOMPUTED
COUNTY	
HIS INDENTURE MADE AND ENTERED into on this the day of	
dersigned, <u>Richard B. Tedyason, Debra H. Tedyason</u> Husband and W	<u></u>
ties of the first part and in ited Companies Lending Corporation	a Corporation, organized and existing under the
of the State of Alabamanas party of the second part.	
ESSETH:	
WHEREAS, we, the said parties of the first part, are justly indebied to said	party of the second part in the sum of
EN THOUSAND TWO HUNDRED EIGHTY SIX AND 7/100	(\$ <u>* .46.67</u>),
denced by our promissory note of even date herewith, payable to the order of	the party of the second part in
ecutive monthly installments of \$151.79 each, and a final	payment of \$151,03 the first installment
e JUNE 1	e the prompt and certain payment of said promissory not avable, and for the purpose of so doing, and for and it
AND WHEREAS, we, the said parties of the first part, are anxious to secure described, with the interest thereon, as the same becomes due and parties of the same of the sum of One Dollar (\$1.00) to us cash in hand paid by the owledged, we, the said parties of the first part, do hereby grant, bargaining described real estate, situated in the County of SHEESY. LOT 19, IN BLOCK 3, ACCORDING TO THE SURVEY.	the prompt and certain payment of said promissory note ayable, and for the purpose of so doing, and for and in party of the second part, the receipt of which is hereby n, sell and convey unto the party of the second part the State of Alabama, to-with the State of Alabama, to-with the
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AND WHEREAS, we, the said parties of the first part, are anxious to secure a described, with the interest thereon, as the same becomes due and provided the sum of One Dollar (\$1.00) to us cash in hand paid by the owledged, we, the said parties of the first part, do hereby grant, bargain wing described real estate, situated in the County of SHEEBY COUNTY THE SURVEY AS RECORDED IN MAP BOOK 6, PAGE 59, IN THE OF PROBATE OF SHEEBY COUNTY, ALMEYTY. ding also stoker, water heater and all heating, plumbing and lighting fixtures and equipment now or hereafter attached to or used in connection with the said party of the second part, and unto its successful and unto its successful.	res, doors and window screens, storm windows or sashes a the real estate herein described.

we have a good and lawful right to sell and convey the same as aforesaid, that we will warrant and defend the title to the same forever against the lawful claims and demands of all persons whomsoever. And we, the said parties of the first part, further do covenant and agree that we will pay all taxes due and to become due on the property above described, all assessments for street or other improvements and keep the buildings thereon insured against loss by wind, storm, or fire in some good and solvent fire insurance company acceptable to second party and in an amount sufficient to cover this indebtedness, or such other sum as may be agreed upon between the parties, with the loss, if any, payable to the said party of the second part as its interest may appear; and if at any time we fail to pay and keep up said taxes, assessments for street or other improvements and insurance as agreed, the said party of the second part, its successors or assigns, are hereby authorized to do so and to charge the amounts so expended to us, which shall become and be a part of this mortgage and a charge of lien upon the property above described.

Subject to the party of the second part request, we, the said parties of the first part shall pay to the party of the second part on the day monthly installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonable estimated initially and from time to time by party of the second part on the basis of assessments and bills and reasonable estimates thereof.

BUT THIS COVENANT IS UPON THIS CONDITION: That if we, the said parties of the first part, pay or cause to be paid, to the party of the second part, our promissory note above described, with interest and attorney's fee thereon as the same becomes due and payable, and shall keep up the said taxes, assessments for street or other improvements and insurance as agreed, then this covenant is VOID.

BUT ON OUR FALLURE to pay our said Promissory Note above described, with the interest thereon as the same becomes due and payable, or on our failure to pay the said taxes, assessments for street or other improvements, and insurance as agreed, then, or in any one above events, the said party of the second part, its successors, assigns, agents or representatives, are hereby authorized to declare the entire indebtedness due, and take possession of the property above described (or without taking such possession) and after giving three weeks notice of the time, place and terms of sale, by advertisement once a week successively in some newspaper published in the county wherein the land lies, may sell the same at public auction to the highest bidder for cash, in front of the Courthouse door of said sold advertising, selling and conveying, including attorney's fee and other reasonable cost of foreclosure, whether under the power of this mortgage or by Bill of Foreclosure out of the Chancery Court; Second, of the amount with interest that may be due on our said promissory note above described, together with any amounts that may have been expended by the said party of the second part, its successors and assigns, in the payment of taxes, assessments for street or other improvements, and insurance as agreed, with (interest at the highest legal contract rate) on said payments from their dates; and Lastly, if there sould be any surplus of said proceeds, the same is to be turned over to us, the said parties of the first part.

We, the parties of the first part, hereby waive all of our homestead exemption, dower, or curtesy rights, and all and every other right or exemption which we have or may have under the constitution and laws of the State of Alabama to have the above described property or any other property which we now own or may hereafter own, exemption from sale hereunder or levy and sale under legal process, it being the true intent and meaning of this waiver of exemption to subject the property we now own or may hereafter own, to the payment in full of the principal and interest of the above described promissory note or our obligation set forth in this mortgage.

IN THE EVENT OF A SALE under the power conferred by this mortgage, the said party of the second part, its successors or assigns, shall have the right, and it is hereby authorized to purchase said property at such sale. And should such property be sold under this mortgage, the Auctioneer making such sale, is hereby empowered and directed to make and execute a deed to the purchasers of same.

Parties of the first part agree that no delay or failure of the party of the second part to exercise any option to declare the maturity of any debt secured by this mortgage, shall be taken or deemed as a waiver of its right to exercise such option, or to declare such forfeiture, either as to any part or present default, and it is further agreed that no terms or conditions contained in this mortgage can be waived, aftered, or changed except as evidence in writing signed by all parties hereto.

Transfer of the Property; Assumption. If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a flien or encumbrance subordinate to this Deed of Trust, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Deed of Trust to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Deed of Trust shall be at such rate as Lender shall request.

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IN WITNESS WHEREOF the	sald parties of the first part hav	e hereunto set their b	ands and seals this the day	and date first above
vritten.	I CERTIFY THIS	hule	16 Il.	(SEAI
		~	21/000	
	91 APR 29 PH 1:58	Delsia	W. Komp	20 (SEAL
TATE OF ALABAMA	SUUGE OF TRUEATE			
		! In hereby cartify that		e grage gare
	, in and for said County and Stat	e, nereby certify that		
Husband and	d wife			
of the contents of the conveyance	regoing conveyance, and who are e, they executed the same volunt official seal thistay of	arily on the date the s	1991. Notary Public	
TATE OF ALABAMA	• •		C	
COUN	TY			
1,	, a l	Notary Public in and t	for said county and in said	state, hereby cert
that	, who	se name as		· · · · · · · · · · · · · · · · · · ·

Notary Public

My commission expires _____

with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this _____ day of ______. 19_____.

known to me, acknowledged before me on this date that, being informed of the contents of the conveyance, he, as such officer and