This form furnished by: Cahaba Title.Inc. 988-5600

This instrument was prepared by: (Name) Mitchell A. Spears (Address) P.O. Box 119 Montevallo, Alabama 35115	
<u>. </u>	MORTGAGE
MARIE ROMANO, a married woman	W ALL MEN BY THESE PRESENTS: That Whereas,
(hereinafter called "Mortgagors", whether one or mor	e) are justly indebted to FIRST FEDERAL BARRY
A Federal Savings Bank of Twelve Thousand, Five Hundred and (\$ 12,500.00), evidenced by separate Pr	(hereinafter called "Mortgagee", whether one or more), in the sum 00/100
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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, MARIE ROMANO

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

SHELBY

County, State of Alabama, to wit:

Lot 103, according to the survey of Indian Highlands, Third Addition, as recorded in Map Book 6 page 28, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

THIS IS A PURCHASE MONEY FIRST MORTGAGE.

THE REAL ESTATE HEREIN DESCRIBED DOES NOT CONSTITUTE THE HOMESTEAD OF MORTGAGOR, NOR THAT OF HER SPOUSE, NEITHER IS IT CONTIGUOUS THERETO.

Inst * 1992-09532

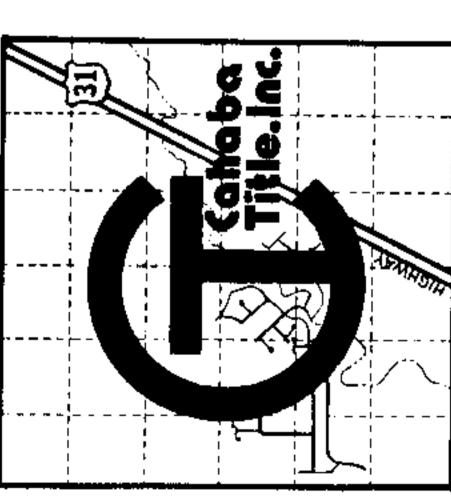
To Have and to Hold the above granted property unto the said Mortgagee, Mortgagee's successors, heirs, and assigns forever; and for the purpose of further securing the payment of said indebtedness, the undersigned agrees to pay all taxes or assessments when imposed legally upon said premises, and should 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 sums 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 the 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 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

IN WITNESS W	HEREOF the	undersigned	MARIE ROM	IANO					
have hereunto set	her	signature	and seal,	this Ale V	day of	May	, -02	19 9 2	SEAL)
							<u>-</u>	(SEAL)
				Inst	t * 1992	-09532			SEAL SEAL
THE STATE of	ALABAN	COLINI	Y }	11 2 O4 A	1992-095 M CERTIF (TY JUDGE OF PRO (C) 27.75	IED			 •
l,		lersigned aut	hority	,	a Notary Pub	olic in and for	said Cou	nty, in said	state
hereby certify th	n4 1	ANTE DOMANO			·				
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whose name 18 being informed o Given under r	signed to	the foregoing co	yance she ex	who is k xecuted the sa day g	nown to me acome when the solution of the solu	cknowledged ly on the day	before me the same	on this day bears date. , 19 9 Notary	2
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STATE OF ALABAR COUNTY OF



Recording Fee \$
Deed Tax \$

Cahaba Title. Inc.
2068 Valleydale Road
Birmingham, Alabama 35244
Phone (205) 988-5600
LOCATED IN RIVERCHASE

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