

Important: Read Instructions on Back Before Filling out Form.

Inst # 1992-12097
06/24/1992-12097
08:13 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
G02 HCD 21-80

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on January 24
19 92 The grantor is Martin J. Sims and wife, Carol J. Sims

("Borrower"). This Security Instrument is given to
First Capital Mortgage Corporation
under the laws of the state of Alabama
and whose address is 2700 Highway 280 South, Suite 106
Birmingham, Alabama 35223 ("Lender").
Borrower owes Lender the principal sum of Twenty Eight Thousand, Five Hundred and 00/100-----

----- Dollars (U.S. \$ 28,500.00). This debt is evidenced by Borrower's note
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on January 29, 2007 . This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and
assigns, with power of sale the following described property located in Shelby County, Alabama:

Lots 11, 12, 25, 26, and 27, according to the map and survey of Brothers
Addition to the Town of Wilsonville, Alabama, situated in Section 7, Township
21 South, Range 2 East, as recorded in Map Book 4, Page 59; less and except the
West 50 feet of Uniform width of Lot 11 and Lot 25. Situated in Shelby County,
Alabama.

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which has the address of 210 Brothers Avenue, Wilsonville
Alabama 35186 ("Property Address");
(ZIP Code)

TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, together with
all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties,
mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property.
All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in
this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.