

\$10,000.00 for Chilton County property.



19920721000146031 Pg 1/4 .00  
Shelby Cnty Judge of Probate, AL  
07/21/1992 10:57:29 FILED/CERTIFIED

STATE OF ALABAMA  
COUNTY OF CHILTON

## REAL ESTATE MORTGAGE

THIS MORTGAGE, made and entered into on this 15th day of July, 1992, by and between  
Charles L. Langston and wife, Ann M. Langston, and Langston Builders, Inc., a  
corporation (hereinafter referred to as "Mortgagor") and COLONIAL BANK OF CLANTON, ALABAMA  
(hereinafter referred to as "Mortgagee").

### 200 Steps west:

WHEREAS, Mortgagor is justly indebted to Mortgagee, and hereby does以此 Mortgage to secure the  
payment of Eighty Five Thousand and 00/100 \$85,000.00  
as evidenced by promissory note of even date herewith and payable in accordance with the terms of said note.

WHEREAS, Mortgagor may hereafter become further indebted to Mortgagee as may be evidenced by promissory notes or otherwise, and it is the intent of the  
parties hereto that this mortgage shall secure any and all indebtedness of Mortgagor to Mortgagee, whether now existing or hereafter arising, due or  
due, absolute or contingent, liquidated or unliquidated, direct or indirect, and this mortgage is to secure not only the indebtedness evidenced by the note hereinabove  
specifically referred to, but any and all other debts, obligations or liabilities of Mortgagor to Mortgagee, now existing or hereafter arising, and any and all renewals  
or renewals of same, or any part thereof, whether evidenced by note, open account, endorsement, payment, pledge or otherwise.

NOW, THEREFORE, Mortgagor and all others executing this mortgage, in consideration of the promises, set forth above, the payment of and satisfaction  
evidenced by note hereinabove specifically referred to, and any and all other indebtedness due or to become due at sometime subsequently referred to, and the  
compliance with all of the covenants and stipulations herein contained, has bargained and sold, and does hereby grant, convey, sell, alien, transfer, assign  
and mortgage unto Mortgagee, its successors and assigns, the following described real estate, together with buildings and improvements thereon and appurtenances thereto, commonly  
called the "real estate" or the "mortgaged real estate", lying and being situated in the County of Chilton and Shelby  
State of Alabama, and more particularly described as follows, to-wit:

PARCEL I: The W $\frac{1}{4}$  of the NW $\frac{1}{4}$  of the NW $\frac{1}{4}$  of Section 16, Township 23, Range 13, containing 20 acres, more or less, less and except a parcel in the SE corner  
thereof, being more particularly described as follows: Begin at the SE corner of  
the W $\frac{1}{4}$  of the NW $\frac{1}{4}$  of the NW $\frac{1}{4}$  of Section 16, Township 23, Range 13, and run thence  
Westerly along the S line of said 20 acre parcel and the N line of a public road a  
distance of 200 feet, more or less, to a point; from said point run thence Northerly  
a distance of 239 feet to a point; from said point run thence Easterly a distance of  
200 feet to a point; from said point run thence Southerly a distance of 239 feet,  
more or less, to a point. LESS AND EXCEPT a lot or parcel of land described as  
follows: Commencing at a point where the North right of way line of SACP 3211-A is  
intersected by the west boundary line of Section 16, Township 23, Range 13 East.  
From said point thus established as a point of beginning, proceed in an Easterly  
direction along the North right of way line of said public road 461.5 feet to a  
point; thence in a Northerly direction and parallel with the west boundary line of  
said Section 16, 400 feet to a point; thence in a Westerly direction approximately  
461.5 feet to a point on the west boundary line of said Section 16 which said point  
is 400 feet north of the point of beginning; thence in a Southerly direction along  
the west boundary line of said Section 16 400 feet to the point of beginning. Said  
lot or parcel of land lying and being in the West Half of the Northwest Fourth of  
the Northwest Fourth, Section 16, Township 23, Range 13, and containing 4.2 acres,  
more or less.

PARCEL II: Lot 9 of Sector 3, according to the survey of Apache Ridge, Sectors 2  
and 3 as recorded in Map Book 16, Page 60 in the Probate Office of Shelby County,  
Alabama; being situated in Shelby County, Alabama.

together with all awards received through eminent domain, and payments upon any insurance policies covering the real estate, and all other, privilages,  
tenements, and appurtenances thereto belonging or in any wise appertaining to said real estate including fixtures and rights of way, appurtenances  
thereto and all gas, steam, electric and other heating, cooling and lighting apparatus, elevators, kitchens, plumbing, stairs, sheds and other fixtures  
appertaining to the real estate and improvements located thereon, all of which shall be forever ready and convenient for the use of Mortgagee.

TO HAVE AND TO HOLD the real estate, and every part thereof, unto Mortgagee, its successors and assigns, forever. And Mortgagee covenants  
with Mortgagee that it is lawfully seized of the real estate in fee simple and has a good right to sell, and grants the same an absolute title to the real estate  
free of all encumbrances except as herein set out, and Mortgagee will warrant and forever defend the title to the real estate unto Mortgagee, its successors  
and assigns, against the lawful claims of all persons whomsoever.

THIS MORTGAGE IS MADE, however, subject to the following covenants, conditions, agreements, and provisos:

1. That Mortgagor shall pay the said indebtedness of and interest thereon, and exercise dominion where and as to the real estate whichsoever, whether in trust  
or under any condition, covenant or agreement herein contained, together with any other indebtedness of the Mortgagor to Mortgagee, and  
it being further agreed that any statement or recital or obligation herein so recited by the mortgagor shall be deemed an agreement of the parties.
2. (a) That Mortgagor shall provide, maintain and deliver to Mortgagee policies of fire insurance with standard coverage, and such other insurance  
as Mortgagee may from time to time require in companies, form, types, and amounts, and shall maintain such insurance continuously in Mortgagee  
and deliver to Mortgagee with mortgagee copies satisfactory to Mortgagee all insurance policies of fire and/or life and/or health and/or accident  
and/or liability and/or automobile and/or property and/or umbrella and/or personal effects and/or other property of the Mortgagor showing that the  
amount and type of insurance required by Mortgagee is contained in an effective and renewalable policy, with premiums paid, shall be 1.5% less than 100%

at least thirty (30) days before the expiration of the said policies. If any insurance or any part thereof shall expire or be withdrawn, or become void by reason of the failure of the holder of such insurance to pay premiums by which the insurance may then be carried, or if for any reason whatever the insurance shall be insufficient to cover the amount of the indebtedness, Mortgagor shall procure and deliver to Mortgaggee new insurance on the premises, satisfying to Mortgagge. If Mortgagor fails to procure and deliver such new insurance, interest on such advance at the rate set forth in the note secured hereby. Mortgagor shall give immediate notice in writing to Mortgaggee of any loss, injury or damage affecting the mortgaged real estate caused by any casualty or occurrence. Full power is hereby granted to Mortgaggee to settle all compromise claims under all policies and to demand, receive, and receipt for all amounts becoming payable thereunder and to assign absolute title to the real estate in extinguishment of the indebtedness(s) secured hereby. In the event of loss covered by any of the policies of insurance herein referred to, each individual insurance company concerned is hereby authorized and directed to make payment for such loss directly to the attorneys instead of to the Mortgagor and the Mortgaggee jointly, and the insurance proceeds, after deducting all costs of collection, including reasonable attorney's fees, may be applied by the Mortgagge at its option, either as a payment on account of the indebtednesses, secured hereby, whether or not then due or payable, or toward the restoration, reconstruction, repair, or alteration of the real estate, either to the person alleged to have caused such loss or sustained or any other portion thereof.

(b) That together with and in addition to the monthly payment of principal and interest, and on the same date on which the principal and interest are payable under the terms of the note secured hereby, Mortgagor, if required by Mortgaggee, shall deposit with the Mortgaggee, in a non-interest bearing account, a sum equal to one-twelfth (1/12) of the yearly taxes and assessments which may be levied against the real estate and which may also provide the insurance on the real estate for coverage against loss by fire or such other hazard as may reasonably be required by the Mortgaggee. The amount of such taxes, assessments, ground rents, and premiums when unknown, shall be estimated by the Mortgagor. If the amount of such funds when owing as they fall due, such excess shall be repaid to Mortgagor or credited to Mortgagor as Mortgaggee may determine. If the amount of the funds held shall not be sufficient at anytime to pay taxes, assessments, ground rents, and insurance premiums as they fall due, Mortgagor shall pay to Mortgaggee any amount necessary to make up the deficiency upon notice from Mortgaggee to Mortgagor requesting payment thereof. The payment in full of all sums so held by this mortgage, Mortgagor shall promptly refund to Mortgagge in full, with interest.

(c) That Mortgagor shall pay and discharge as the same become due all taxes and assessments that may accrue, to be levied or assessed upon the real estate or any part thereof, which may be or become a lien prior to this mortgage or for money or services to the indebtedness(s) secured hereby, or law herefore or hereafter enacted imposing payment of the whole or any part thereof upon Mortgagor, upon the payment of any tax requiring the payment of the whole or any part thereof upon Mortgagor or upon the rendering by an agent or agent of competent jurisdiction that the amount due by Mortgagor to pay such taxes is legally imperative, then the indebtedness(s) secured hereby, without distinction of date, in the opinion of Mortgagor, become immediately due and payable notwithstanding anything contained in this mortgage or any law imperative thereof, and Mortgagor shall not suffer or pay any such taxes on the said real estate to become or remain delinquent or permit any part thereof or any interest therein to be sold for any taxes or assessments; and further shall furnish annually to Mortgagge, prior to the date when they become delinquent, certificates or receipts of the proper offices showing full payment of all such taxes and assessments.

3. That the real estate and the improvements thereon shall be kept in good condition and no waste committed or permitted thereon.

4. That no building or other improvement on the real estate shall be structurally altered, removed or demolished, without the Mortgagge's prior written consent nor shall any fixture or chattel covered by this mortgage be adapted to the proper use and enjoyment of the real estate be removed at any time without like consent unless actually replaced by an article of equal suitability owned by Mortgagor. In the event of any breach of this covenant the Mortgagge may, in addition to any other rights or remedies, at any time thereafter, declare the whole of the indebtedness(s) secured hereby immediately due and payable.

5. That Mortgagor agrees that the indebtedness(s) hereby secured shall at once become due and payable and the mortgage subject to foreclosure as provided for herein, at the option of holder hereof, when and if any statement of lien is filed under the statutes of Alabama relating to the laws of mechanics and materialmen, without regard to form and contents of such statement, and without regard to the existence or nonexistence of the debt or any part thereof, or of the lien, on which such statement is based.

6. That Mortgagor shall comply with all statutes, ordinances, regulations and laws promulgated by any governmental entity exercising jurisdiction over the real estate and any and all legal requirements shall be fully complied with by Mortgagor.

7. That if Mortgagor fails to insure the real estate as hereinabove provided, or to pay all or any part of the taxes or assessments levied, accrued or assessed upon or against the real estate or the indebtedness(s) secured hereby, or any interest of Mortgagor in either, or fails to pay, acknowledge and discharge any and all liens, debts, and/or charges which might become less superior to the lien of this mortgage, Mortgagor may, at its option, insure the real estate and/or pay said taxes, assessments, debts, liens and/or charges, and any money which Mortgagge shall have so paid shall constitute a debt to Mortgaggee additional to the indebtedness(es) secured hereby, shall be secured by this mortgage, shall bear the interest set out on the note hereinabove referred to from date paid or incurred; and, at the option of Mortgagge, shall be immediately due and payable.

8. That Mortgagor agrees that no delay or failure of Mortgagge to exercise any option to declare the maturity of any indebtedness(s) secured by this mortgage, shall be taken or deemed as a waiver of its right to exercise such option, or to delay such forfeiture, either to his, her, joint or plural default, and it is further agreed that no term or conditions contained in this mortgage can be waived, altered or changed except as contained in writing, signed by the Mortgagor and by the holder hereof; and the procurement of insurance or the payment of taxes or other liens, debts or charges by Mortgagor shall not be taken or construed as a waiver of its right to declare the maturity of the indebtedness(s) hereby secured by reason of the failure of Mortgagge to procure such insurance or to pay such taxes, debts, liens or charges.

9. That if Mortgagge shall be made a party to any suit involving the title to the real estate and employs an attorney to represent it therein, or if Mortgagor employs an attorney to assist in settling or removing any cloud on the title to the real estate hereby conveyed, this provision to be inserted in the lien of this mortgage in any respect, Mortgagor will pay to Mortgagge, when the same becomes due, such attorney's fee as may be permitted by law and as may be reasonable for such services, and if such fee is paid or incurred by Mortgagor the same shall be secured by the lien of this mortgage in addition to the indebtedness(s) secured hereby, and shall bear interest from the date it is paid or incurred at the rate set out in the note hereinabove referred to and shall be at once due and payable.

10. That all expenses incurred by Mortgagge, including attorney's fee, in compensating, defending against, or defending against claim or encumbrance sought to be fixed upon the real estate hereby conveyed, whether such claim or encumbrance be valid or not, shall become a part of the indebtedness(s) hereby secured.

11. That Mortgagor agrees to pay a reasonable attorney's fee as may be permitted by law to Mortgagge should the Mortgagge employ an attorney to collect any indebtedness(s) secured by this mortgage.

12. That notwithstanding that the acquisition of awards hereinabove referred to shall be deemed to be self-executing, Mortgagor, after the allowance of a condemnation claim or award, and the ascertainment of the amount due thereon, and the issuing of a warrant by the commissioners for the payment thereof, shall execute, at Mortgagge's request, and forthwith deliver to Mortgagge, a valid assignment or conveyance from, accepting all of such condemnation claims, awards or damages to Mortgagge, but not in excess of an amount sufficient to pay, satisfy and discharge the principal sum of this mortgage and any advances made by Mortgagor as herein provided there remaining unpaid, with interest accrued at the rate specified herein, or as the note which this mortgage secures, to the date of payment, whether such remaining principal sum is then due or not by the terms of said note or of this mortgage.

13. That if Mortgagor shall make default in the payment of any of the indebtedness(s) herein referred to or in the performance of any of the covenants or conditions hereof, Mortgagge may proceed to collect the rent, income and profit from the real estate, either with or without the appointment of a receiver; any rents, income and profits collected by Mortgagge prior to foreclosure of this mortgage, less the cost of collecting the same, including reasonable real estate commission or attorney's fee incurred, shall be credited first to expenses with interest thereon, then to interest and on the principal indebtedness, and the remainder, if any, to the principal debt(s) hereby secured.

14. That it is further agreed that if Mortgagor shall fail to pay, or claim to be paid, the whole or any portion of the principal sum, or any indebtedness or interest thereon, or any other indebtedness(s) the payment of which is hereby secured, as more or any of them mature, either by holder or holder-in-waiting, in accordance with the agreements and covenants herein contained, or should default be made in the payment of any indebtedness(s), the holder, insurance premiums, taxes or assessments now, or which may hereafter be levied against, or which may become a lien on, the real estate or land, and default be made in any of the covenants, conditions and agreements herein contained, then and in that case, the holder, or holder-in-waiting, or the holder of any other indebtedness(s) secured hereby, shall, at the option of the then holder of said indebtedness(s), be and become immediately due and payable and the holder of the indebtedness(s) secured shall have the right to enter upon and take possession of the real estate or land where the real estate is located, to the highest bidder for cash, either in person or by attorney, or in case of a default in the payment of the principal sum or of the note which this mortgage secures, by publication once a week for three (3) successive weeks in some newspaper published in said county, and the holder of the indebtedness(s) secured shall purchase in the name and on behalf of Mortgagor, and the certificate of the holder of the indebtedness(s) secured, shall be prima facie evidence of such sale, shall be prima facie evidence of an authority in the real estate, or the equity of redemption, of the holder of the indebtedness(s) secured, and in any court of competent jurisdiction as here provided by law, in the case of post due mortgages, the holder or the then holder of the indebtedness(s) hereby secured, may bid in such sale and become the purchaser of the real estate or the right of bidder thereof. The holder of the indebtedness(s) shall be applied (1) to the expenses incurred in making the sale and in all prior efforts to effect a sale, or (2) to the indebtedness(s) secured hereby, including a

reasonable attorney's fee, up to reasonable attorney fees, as permitted by law, each incurred by Mortgagor to have been made or incurred by him in the defense of any proceeding instituted by the Mortgagor or otherwise before the court or judge of the mortgaged real estate, so far as or delay, by any means, the exercise of said power or any other power given to the Mortgagor by this instrument to the extent of whatever sum or sums Mortgagor may have paid out or become liable to pay in carrying out the provisions of this mortgage, together with interest thereon, (3) as to the payment and satisfaction of said indebtedness and interest thereon specifically referred to hereinafter to the date of sale by any event, the purchaser in any foreclosure sale, as provided herein, shall be under no obligation to pay the principal amount of the purchase money.

15. That in the event of the enactment of any law by the State of Alabama, after the date of this mortgage, reducing from the value of the real estate for the purpose of taxation any lien thereon, or imposing any liability upon Mortgagor, in respect of the indebtedness secured hereby, so as to affect this mortgage, Mortgagor shall pay any such obligation imposed on Mortgagor thereby, and in the event Mortgagor fails to pay such obligation or is prohibited by law from making such payment, the whole of the principal sum secured by this mortgage, together with the interest thereon shall, at the option of Mortgagor, without notice to any party, become immediately due and payable.

16. That should Mortgagor become insolvent or bankrupt, or should a receiver of Mortgagor's property be appointed, or should Mortgagor suffer personal damage or attempt to remove any improvements upon said mortgaged real estate, or should it be discovered after the execution and delivery of this instrument that there is a defect in the title to or a lien or encumbrance of any nature on the real estate prior to the date hereof, or in case of any real estate or any part thereof adverse to this instrument or in the execution or the acknowledged thereof, or if a memorandum claim be set up for the holder or holders of said indebtedness, to correct such defects in the title to or to remove any such lien or encumbrance, claim, or to correct any error in said note or this instrument or its execution; then, upon any such default, failure or condition, the Mortgagor, or other holder of the holders of said indebtedness, or any part thereof, shall have the option to right, without notice or demand, to decline all or said indebtedness due herein contained or by suit, as such Mortgagor, or other holder or holders of said indebtedness, may elect.

17. That no right, title or interest in or to the mortgaged real estate, or any part thereof, shall be sold, transferred, assigned, exchanged or encumbered by a lien at any time prior to the payment in full of the indebtedness secured hereby, without first obtaining the prior written consent and approval of Mortgagor which consent and approval shall be within Mortgagor's sole discretion, due to the reason of any provision of this instrument, the entire unpaid balance of the indebtedness secured hereby, together with all interest thereon, shall however, be paid, and paid off, in the option of Mortgagor without notice to Mortgagor, and shall be recoverable by Mortgagor, who, at any time thereafter, may exercise or otherwise proceed to close this mortgage in accordance with the terms hereof.

18. That it is the intent of the Mortgagor and Mortgagor to secure any and all indebtednesses of said Mortgagor to Mortgagor, now existing or hereafter arising, due or to become due, absolute or contingent, liquidated or unliquidated, direct or indirect, and from time to time and place, said Mortgagor, whether now existing or hereafter arising, and any and all extensions or renewals of same, or any part thereof, or any time before or after endorsement, guarantee agreement, pledge agreement, or otherwise, that it is expressly agreed that any indebtedness of any kind, existing directly or by diminishing the force, effect or lien of this mortgage, and this mortgage shall continue as a first lien on all of the real estate and other property and rights covered hereby and not expressly released until all sums with interest and charges hereby accrued are fully paid, and no other security now existing or hereafter taken to secure the payment of said indebtedness(es) or any part thereof shall in any manner be impacted or affected by the execution of the security given by this mortgage, and all security for the payment of said indebtedness(es) or any part thereof shall be taken, considered and held as cumulative.

19. That Mortgagor agrees for itself and any and all persons or concerns claiming by, through or under Mortgagor, that it is the sole intent of them to hold possession of the above described real estate or any part thereof subsequent to foreclosure hereunder, for the purpose of holding possession, shall become and be considered as tenants at will of the purchaser or purchasers at such foreclosure sale, and any such action based on failure to return real estate, and shall be subject to eviction and removal, forcible or otherwise, with or without process of law, and all damages, which may be sustained by any such tenant as a result thereof being hereby expressly waived.

20. That Mortgagor agrees to faithfully perform all the covenants of the lessor or landlord under present and future leases affecting the above-quoted real estate, and neither do nor neglect, nor permit to be done, anything which may diminish or impair their value, or the value peculiar to them, or the interest of the lessor or of the Mortgagor therein or thereunder.

21. That Mortgagor shall furnish to Mortgagor within **thirty** days after the close of each fiscal year of Mortgagor, such financial records as the holder of this mortgage may require including, but not limited to, an annual statement of the operation of the real estate which shall include annual statements itemizing the income and expenses, accumulated non-real property, together with a complete financial statement of Mortgagor's assets and liabilities and its profit and loss statement. Such statement shall be prepared by certified public accountants acceptable to Mortgagor or at Mortgagor's discretion be supported by the affidavit of Mortgagor. Said information shall be given to Mortgagor at no expense to Mortgagor.

22. That if the indebtedness evidenced by the note specifically referred to hereinabove is being advanced by Mortgagor to Mortgagor under the terms and provisions and in accordance with a loan agreement or construction loan agreement ("agreement"), the terms and provisions of said agreement are hereby incorporated by reference as part of this mortgage as if fully set out herein, and any default in the performance of the provisions thereof, or any contract or agreement between Mortgagor and Mortgagor, shall constitute a default hereunder entitling Mortgagor to exercise the remedies provided herein, including the right to foreclose this mortgage in accordance with the terms hereof; that each FUTURE ADVANCE advanced by Mortgagor to Mortgagor is being advanced in accordance with an agreement, dated **N/A**, and is secured by this mortgage.

23. That in the event this mortgage is second and subordinate to any prior mortgage(s), and in the event the Mortgagor should fail to make any payments which become due on said prior mortgage(s), or should default in any of the other terms, provisions and covenants of said prior mortgage(s) occur, then such default under the prior mortgage(s) shall constitute an event of default under the terms and provisions of this mortgage, and the Mortgagor hereof may, at its option, declare the entire indebtedness(s) secured by this mortgage immediately due and payable, and if payment is not made within ten days, then declare this mortgage in default and subject to foreclosure; provided that the Mortgagor herein may, at its option, make, on behalf of Mortgagor, any such payments which become due on said prior mortgage(s), or incur any such expense or obligation on behalf of Mortgagor, in connection with the said prior mortgage(s), in order to prevent the foreclosure of said prior mortgage(s), and all such amounts, so incurred by the Mortgagor for the benefit of said Mortgagor shall become a debt to the Mortgagor and shall be recoverable by the Mortgagor, and shall be added to the date of payment at the maximum legal rate of interest from time to time permitted by the laws of the State of Alabama, and shall be at once due and payable, together with the Mortgagor to all of the rights and remedies provided herein, including, at Mortgagor's option, the right to foreclose this mortgage.

24. That provided always that if Mortgagor pays the indebtedness secured by this mortgage, and subsequently Mortgagor, in its discretion and option, for any amount it may have expended pursuant to the authorizations of this mortgage, including without limitation, costs, spent or payable, assessments, insurance or other items and interest thereon, and shall do and perform all other acts and charges herein agreed to be done, the same shall be null and void; otherwise it shall remain in full force and effect.

25. That any promise made by Mortgagor herein to pay money may be enforced by a suit in law, and the execution of this mortgage shall not be stayed, stayed, and as to such debts the Mortgagor waives all rights of exemption under the Laws and Constitution of the State of Alabama and agrees to pay as permitted by law a reasonable attorney's fee for the collection thereof.

26. That no delay or failure of Mortgagor to exercise any option herein given or exercised shall constitute a waiver of such option or right, and any option or right thereafter exercising same or any other option at any time, and the payment, or compensation to party, by Mortgagor of anything, Mortgagor has agreed to pay shall not constitute a waiver of default of Mortgagor in failing to make said payment, and shall not compel Mortgagor to do, or refrain from doing, any act or omission on account of such failure of Mortgagor.

27. That wherever and whenever in this mortgage it shall be required or permitted that notice or demand be given or served by any party, such notice or demand shall be given or served, and shall not be deemed to have been given or served unless on writing and copy which are registered or certified mail, return receipt requested, addressed as follows:

To Mortgagor: **Route 1, Box 445**

**Jemison, AL 35085**

To Mortgagor:

**Colonial Bank of Clanton, AL 35045**

28. That no power or placed words used herein to designate the New Lessor shall be construed to affect in the event of the death of the lessor, his heirs and executors and agreeesee, herein contained shall bind the successors and assigns of the Mortgagor and every option, right and privilege contained in this instrument shall inure to the benefit of its successors and assigns.

29. That the enforceability or invalidity of any provision or provisions of this instrument shall not render any other provision or provisions herein invalid. All rights or remedies of Mortgagor hereunder are cumulative and may be exercised at any time provided by law.

IN WITNESS WHEREOF, the undersigned (has) this day set this this (third) day of July, in the year of our Lord one thousand nine hundred ninety two.

WITNESSES:

*Charles L. Langston*  
Charles L. Langston  
*Ann M. Langston*  
Ann M. Langston

BY: *Charles L. Langston*  
President

LHBP-WP

19920721000146031 Pg 4/4 .00  
Shelby Cnty Judge of Probate, AL  
07/21/1992 10:57:29 FILED/CERTIFIED

STATE OF ALABAMA

CHILTON

COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Charles L. Langston and wife, Ann M. Langston**, whose name(s) (is) (are) signed to the foregoing conveyance and who (is) (are) known to me, acknowledge before me under oath that they have read and understood the contents of the conveyance, that (she) (they) executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 13th day of

July

92

*Claudia C. Holcomb*

Notary Public

STATE OF ALABAMA

CHILTON

COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Charles L. Langston**,

whose name as **President** of **Langston Builders, Inc.** is signed to the foregoing conveyance and who is known to me, acknowledge before me on this day that, being informed of the nature of the conveyance, he, in full effect and with full authority, executed the same voluntarily for and in the act of said corporation.

Given under my hand and official seal this the 15th day of

July

92

*Claudia C. Holcomb*

Notary Public

This instrument prepared by:

**Citizens Bank of Clanton, Alabama**

John A. Jackson, Jr.  
Attorney at Law  
Date 1-11-88  
Clanton, Alabama 35053

Inst # 1992-14603

07/21/1992-14603

100% on CERTIFIED

SELF CERTIFIED

REG. NO. 141-28