

This instrument was prepared by

(Name) Larry L. Halcomb  
(Address) 3512 Old Montgomery Highway  
Birmingham, Alabama 35209

MORTGAGE- LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA  
COUNTY OF SHELBY

} KNOW ALL MEN BY THESE PRESENTS: That Whereas,

Joyce A. Lawson, single woman  
(hereinafter called "Mortgagors", whether one or more) are justly indebted, to  
Crestwood Homes, Inc.

(hereinafter called "Mortgagee", whether one or more), in the sum  
of Forty eight thousand and No/100-----Dollars  
(\$ 48,000.00 ), evidenced by promissory note of even date herewith, having a final maturity  
of August 18, 2012.

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,

Joyce A. Lawson, a single woman

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:

See Legal Description on attached Exhibit "A".

THIS IS A PURCHASE MONEY MORTGAGE.

In the event of a sale or conveyance of subject property, the debt secured hereby shall  
become due and payable.

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Said property is warranted free from all incumbrances and against any adverse claims, except as stated above.

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 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 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 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 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 be a part of the debt hereby secured.

IN WITNESS WHEREOF the undersigned Joyce A. Lawson, a single woman  
have hereunto set OUR signatureS and seal, this 18th day of August, 1992  
Joyce A. Lawson (SEAL)  
Joyce A. Lawson (SEAL)  
(SEAL)  
(SEAL)

THE STATE of ALABAMA }  
JEFFERSON COUNTY }  
I, Larry L. Halcomb, a Notary Public in and for said County, in said State,  
hereby certify that Joyce A. Lawson, a single woman  
whose nameS areSigned to the foregoing conveyance, and who are known to me acknowledged before me on this day,  
that being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.  
Given under my hand and official seal this 18th day of August, 1992  
Notary Public.

THE STATE of }  
COUNTY } My Commission Expires January 23, 1994  
I, a Notary Public in and for said County, in said State,  
hereby certify that  
whose name as of  
a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me, on this day that,  
being informed of the contents of such conveyance, he, as such officer and with full authority, executed the same voluntarily  
for and as the act of said corporation.  
Given under my hand and official seal, this the day of, 19  
Notary Public

EXHIBIT "A"

A part of the NW 1/4 of Section 1, Township 20 South, Range 3 West, Shelby County, Alabama, being more particularly described as follows: From the Northwest corner of Section 1 run in an easterly direction along the North line of said Section 1 for a distance of 492.16 feet to an existing pin, being the point of beginning; thence continue in an easterly direction along last mentioned course for a distance of 765.20 feet to an existing iron pin, being the Northwest corner of Lot 5, Block 6, Wildewood Village - Second Addition, as recorded in the office of the Judge of Probate, Shelby County, Alabama, in Map Book 8 Page 55; thence turn an angle to the right of 100 deg. 16 min. 30 sec. and run in a southerly direction along the west line of said Lot 5 and Lot 4 of said subdivision, for a distance of 82.09 feet to an existing iron pin; thence turn an angle to the right of 17 deg. 12 min. 45 sec. and run in a southwesterly direction for a distance of 108.19 feet to an existing iron pin, being on the Northwest line of Lot 2 of said Wildewood Village - Second Addition; thence turn an angle to the right of 17 deg. 12 min. 45 sec. and run in a southwesterly direction for a distance of 122.82 feet to an existing iron pin, being the most westerly corner of Lot 1, Block 6 of said Wildewood Village - Second Addition and also being on the North right of way line of North Chandalar Drive; thence turn an angle to the right and run in a northwesterly, westerly and southwesterly direction along said North right of way line of North Chandalar Drive for a distance of 180.99 feet to the end of the curved right of way line; thence run in a southwesterly direction along said North right of way line of North Chandalar Drive, said line being tangent to the end of last mentioned curve, run for a distance of 152.0 feet to the point of beginning of a curve, said new curve being concave in a northerly direction and having a radius 610.41 feet and a central angle of 17 deg. 45 min. and run in a southwesterly and westerly direction along the arc of said curve right of way line for a distance of 189.10 feet to the point of ending of said curve; thence run in a westerly direction along the line tangent to the end of said curve and along said North right of way line of North Chandalar Drive for a distance of 187.52 feet to the point of beginning of another curve, said newest curve being concave in a northeasterly direction and having a central angle of 36 deg. 03 min. 58 sec. and a radius of 185.68 feet; thence run in a northwesterly direction along the arc of said curved right of way line for a distance of 116.88 feet to an existing iron pin; thence turn an angle to the right and run in a northeasterly direction for a distance of 331.82 feet, more or less, to an existing iron pin, being the point of beginning; being situated in Shelby County, Alabama.

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08/26/1992-18191  
02:44 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
003 MCD 83.50