

THE STATE OF ALABAMA
SHELBY COUNTY

MORTGAGE

THIS MORTGAGE, made and entered into on this, the 29th day of January, 1993, by and between

PERRY H. HICKMAN and wife, GLENDA E. HICKMAN

parties of the first part, and UNION STATE BANK, Birmingham, Alabama, party of the second part,
WITNESSETH, THAT WHEREAS, parties of the first part are justly indebted to party of the second part in the sum of Thirty-Seven Thousand Two Hundred and No/100

Dollars

evidenced by one or more promissory note(s), payable at Union State Bank, Birmingham, Alabama. The balance of the said indebtedness with interest thereon matures and is payable on the _____ day of _____, 19____, or in monthly installments of \$ 754.45 each, commencing on the 1st day of March, 1993, and on the 1st day of each month thereafter until entire amount, principal and interest, is fully paid.

NOW, THEREFORE, IN CONSIDERATION of said indebtedness and in order to secure the same, and any other indebtedness or obligation of parties of the first part, or either of them, to party of the second part, whether as principal debtor, endorser, guarantor, or otherwise, whether now existing or hereafter incurred, parties of the first part do hereby grant, bargain, sell and convey unto party of the second part the following described property, to-wit:

Lot 2, according to the survey of Crossbrook Farms, First Sector, as recorded in Map Book 12, Page 86 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Inst # 1993-03180

02/03/1993-03180
11:03 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 MCD 64.80

James Buford

TO HAVE AND TO HOLD, together with all and singular the rights, tenements, in
belonging or in anywise appertaining, unto party of the second part, its successors,
And parties of the first part, for themselves, their heirs, successors and assigns, do hereby covenant with party of the second
part that they are lawfully seized in fee of the said premises; that they have a good right to sell and convey the same; that said
premises are free from encumbrance; and that they warrant and will forever defend the title to said premises against the lawful
claim and demands of all parties whomsoever.
This conveyance is upon condition, however, that, if parties of the first part shall pay and discharge the indebtedness hereby
secured and each installment thereof, as the same matures and shall perform each and every covenant herein contained, then this
conveyance shall become null and void. But if said parties of the first part should make default in the payment of said indebted-
ness, or any installment thereof, or the interest thereon, or should they fail to keep any covenant in this mortgage contained, or
should they be adjudicated bankrupt, or should the interest or party of the second part in said property become endangered by
reason of the enforcement of any other lien or encumbrance thereon, or should a receiver be appointed for parties of the first part,
then, in any such event, at the election of party of the second part the entire indebtedness secured hereby shall become immediately
due and payable, whether due by the terms hereof or not; and party of the second part, its agent or attorney, is hereby authorized
to take possession of the property hereby conveyed, and with or without possession thereof to sell said property at public outcry
to the highest bidder, for cash, before the courthouse door of the county in which said property is located, after giving notice of
the time, place and terms of sale by publication once a week for three successive weeks in a newspaper published in said county or by
giving notice in any other manner authorized by law.
And said party of the second part is authorized, in case of sale under the power herein contained, to execute a conveyance
to the purchaser, conveying all the right and claim of said parties of the first part in and to said premises, either at law or in
equity. And said party of the second part may purchase said property at any sale hereunder and acquire title thereto as a stranger
and in case of a purchase by party of the second part, said party of the second part, or any person authorized by it in writing
shall have the power to convey all the right, title and interest of parties of the first part in and to said premises by a deed to the
party of the second part.
Out of the proceeds of sale party of the second part shall pay, first the costs of advertising, selling, and conveying said
property, together with a reasonable attorney's fee of not less than ten percent of the amount of the indebtedness then due; secondly
the amount of the indebtedness due and owing to party of the second part hereby secured, together with the interest thereon,
and any taxes, insurance premiums, or other charges that party of the second part may have paid as herein provided; and lastly
the surplus, if any, shall be paid over to parties of the first part, their heirs or assigns.
Parties of the first part covenant that they will pay all taxes and assessments that may be levied against said property, and
that they will insure, and will keep insured, the improvements thereon against loss by fire, windstorm and such other perils
as may be required or designated by party of the second part, in insurance companies that are acceptable to party of the second part
for their reasonable insurable value and in no event less than the amount of the indebtedness secured by this mortgage. The
original policies evidencing said insurance shall be delivered to and kept by party of the second part and shall contain loss clause
acceptable to party of the second part, providing for payment in the event of loss to party of the second part as its interest may
appear; and in case of the failure of parties of the first part to pay said taxes or assessments before the same, or any part thereof
become delinquent, or in case of failure to insure the improvements on said property, party of the second part may, at its option,
either pay said taxes and assessments and procure said insurance; and the amount of taxes, assessment or insurance premiums as paid
shall be secured by this conveyance as fully and to the same extent and under the same conditions as the indebtedness hereby
above described; or party of the second part may, at its election, proceed to foreclose this mortgage.
Parties of the first part covenant and agree that until all of the indebtedness secured hereby is paid in full, they will not sell, convey
mortgage or otherwise alienate said property, and will not create or suffer any other lien or encumbrance to be created against same
other than taxes and assessments lawfully levied by governmental authorities, without the written consent of party of the second part.

IN WITNESS WHEREOF, parties of the first part have hereto set their hands and seals, on this, the day and year hereat
first above written.
_____(L. S.) Perry H. Hickman (L. S.)
Perry H. Hickman
_____(L. S.) Glenda E. Hickman (L. S.)
Glenda E. Hickman

THE STATE OF ALABAMA }
JEFFERSON COUNTY }
I, the undersigned, a Notary Public in and for said State and County, hereby certify
that PERRY H. HICKMAN and wife, GLENDA E. HICKMAN
whose name/names are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day, the
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 seal on the 29th day of January, 1993
Inst # 1993-03180
Lisa M. Stricklin
Notary Public
Aug. 28, 1996

THE STATE OF ALABAMA }
COUNTY }
I, a Notary Public in and for said State and County, hereby certify
that _____ and _____
whose name(s) is _____ and _____
respectively, of _____, a corporation, is/are signed to the foregoing conveyance at
who is/are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance, _____
02/03/1993-03180
11:03 AM CERTIFIED
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