This instrument was prepared by

(Name) CHERVIS ISOM, Berkowitz, Lefkovits, Isom & Kushner

(Address) 1600 SouthTrust Tower, Birmingham, Alabama 35203

Form 1-1-22 Rev. 1-66

**MORTGAGE—LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama**

**STATE OF ALABAMA**
**COUNTY** SHELBY } **KNOW ALL MEN BY THESE PRESENTS: That Whereas,**

RALPH W. CAMERON and wife, ANNA MARIE CAMERON

**(hereinafter called "Mortgagors", whether one or more) are justly indebted, to**

CHERVIS ISOM

**(hereinafter called "Mortgagee", whether one or more)**, in the sum

of Thirteen Thousand and no/100------------------------------------------------------------ Dollars

($ 13,000.00 ), **evidenced by** Promissory Note (the "Note") executed of even date herewith, by RALPH W. CAMERON and wife, ANNA MARIE CAMERON, in the amount of $13,000.00.

**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,**
RALPH W. CAMERON and wife, ANNA MARIE CAMERON

**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 95, according to the Map and Survey of Brook Highland, 3rd Sector, as recorded in Map Book 12, Pages 64 A & B, in the Probate Office of Shelby County, Alabama

1. There shall be no transfer of any interest in the Subject Property without the prior written approval of Mortgagee. Any such transfer without prior written approval shall constitute a default hereunder.

2. This is a fourth mortgage subject and subordinate to the terms and conditions of each of the mortgages (the "Prior Mortgages"). If any default occurs in the performance, observance or compliance with any provisions of the Prior Mortgages or Notes secured thereby, such default shall constitute a default hereunder, and in such event, the entire sum secured hereby shall be at once due and payable without notice at the option of the Mortgagee. The Mortgagor shall, immediately upon receiving any knowledge or notice of any default under the Prior Mortgages, give written notice thereof to the Mortgagee herein and shall give to the Mortgagee herein immediately upon receipt thereof, a true copy of each and every notice, summons, legal process or other communication relating in any way to the Prior Mortgages or the performance or enforcement thereof, or to any default thereunder. It is specifically agreed that in the event default should be made in the payment of principal, interest or any other sums payable under the terms and provisions of said Prior Mortgages, the Mortgagee herein, or its assigns, shall have the right, without notice to anyone, to cure such default by paying whatever amounts may be due under the terms of said Prior Mortgages so as to put the same in good standing, and any and all payment shall be added to the indebtedness secured by this Mortgage, and the same, with interest thereon, shall be immediately due and payable and this Mortgage subject to foreclosure in all respects as provided by law and by the provisions hereof.

"Prior Mortgages" are defined as follows:

First Mortgage: Mortgage executed by Ralph W. Cameron and Anna Marie Cameron, to Dunwoody Mortgage, Inc., recorded in Map Book 275, Page 165, and last transferred and assigned to The First National Bank of Gainesville, by instrument recorded in Book 297, Page 404, said Probate Office.

Second Mortgage: Mortgage executed by Anna Marie Cameron and Ralph W. Cameron, to Sterne, Agee & Leach, et al., recorded in Book 313, pages 673, said Probate Office.

Third Mortgage: Mortgage executed by Anna Marie Cameron and Ralph W. Cameron, to Sterne, Agee & Leach, et al., recorded in Book 364, Page 882, said Probate Office.

Inst # 1993-08801

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SHELBY COUNTY JUDGE OF PROBATE
002 MCD 28.50

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

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 RALPH W. CAMERON and wife, ANNA MARIE CAMERON

have hereunto set their signatures and seal,s this 26 day of March, 1993

Ralph W. Cameron Jr. ....(SEAL)
RALPH W. CAMERON

Anna Marie Cameron ....(SEAL)
ANNA MARIE CAMERON

....(SEAL)

....(SEAL)

THE STATE of ALABAMA }
JEFFERSON COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that RALPH W. CAMERON and wife, ANNA MARIE CAMERON

whose names are signed 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 day of March, 19 93

Notary Public.

THE STATE of ALABAMA }
JEFFERSON COUNTY }

My commission expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE. MY COMMISSION EXPIRES: July 1, 1996. BONDED THRU NOTARY PUBLIC UNDERWRITERS.

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that RALPH W. CAMERON and wife, ANNA MARIE CAMERON

whose ~~name as~~ names are ~~of~~ are ~~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,~~ they executed tho same voluntarily. ~~for and as the act of said corporation.~~

Given under my hand and official seal, this the 26th day of MARCH, 1993

Roselyn D Wofuerta ...., Notary Public

TO

MORTGAGE DEED

Return to:

Inst # 1993-08801

04/01/1993-08801
01:18 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 29.50

THIS FORM FROM
Lawyers Title Insurance Corporation
Title Guarantee Division
TITLE INSURANCE — ABSTRACTS
Birmingham, Alabama