

Helen Justice
471 Lakewood Lane
Columbiana, AL
35051

REAL ESTATE MORTGAGE NOTE

\$12,969.00

Columbiana
Birmingham, Alabama, February 15, 1993

The undersigned, for value received, promise to pay to the order of Helen R. Justice

the sum of Twelve Thousand nine hundred sixty-nine & No/100----- Dollars,

together with interest upon the unpaid portion thereof from date at the rate of 10 per cent per annum, in monthly

installments of One Hundred Thirty-Nine & 70/100----- Dollars,

payable on the 10th day of each month after date, commencing March 10, 1993

until said sum is paid in full, payable at 471 Lakewood Lane, Columbiana, Alabama, or at such other place or places as the owner or holder hereof may from time to time designate. All payments shall be applied first to interest on the unpaid balance of principal, and the balance to principal. Each of said installments shall bear interest at 10% per annum after maturity.

This note is secured by mortgage on real estate, executed to the payee herein. In the event of default under the terms of said mortgage, or in the event any installment shall remain unpaid for as much as ten days after the same become due, the holder hereof shall have the right and option to declare the entire indebtedness secured hereby to be at once due and payable.

Each maker and endorser hereby waives all right of exemption under the Constitution and Laws of Alabama, and agrees to pay the cost of collection, including a reasonable attorney's fee, if this obligation is not paid at maturity.

Demand, protest and notice of protest, and all requirements necessary to hold them liable, are hereby waived by each and every maker and endorser of this note.

Inst # 1993-12786

05/06/1993-12786
08:38 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 MCD 6.50

This note is given, executed and delivered under the seal of the undersigned.

Duly Subscribed and sworn before me this
20th day of February 1993

[Signature]
Notary Public

MY COMMISSION EXPIRES OCT. 24, 1995

[Signature] (L.S.)
[Signature] (L.S.)

____ (L.S.)
____ (L.S.)