

This instrument was prepared by:

(Name) DOUGLAS L. KEY, ATTORNEY AT LAW
(Address) 2100 11th Avenue North
Birmingham, AL 35234

1993-22834

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

LISA G. MORRIS, an unmarried woman,

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

EBSCO FEDERAL CREDIT UNION

(hereinafter called "Mortgagee", whether one or more), in the sum
of Twenty Four Thousand and no/100----- Dollars
(\$ 24,000.00), evidenced by one promissory installment note bearing even date
herewith with interest at the rate of 8.0 percent per annum from date
and payable in 179 monthly installments of \$231.63 each, and one final
installment of \$228.31, the first installment being due and payable on
August 31, 1993, after date hereof, and one such remaining installment
shall be due on the same day of month thereafter until the entire indebted-
ness evidenced hereby shall have been fully paid.

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,

LISA G. MORRIS, an unmarried 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:

Lot 2, according to the Survey of Bent Pine Acres, as recorded in Map
Book 17, Page 65, in the Probate Office of Shelby County, Alabama;
being situated in Shelby County, Alabama.
Mineral and mining rights excepted.

This mortgage expressly includes one 1990 Chandel Mobile Home, Model
#2802 3B2, Serial Number CHIAL00968A, which is permanently affixed to
the above described real property being mortgaged herein.

THIS IS A PURCHASE MONEY FIRST MORTGAGE.

NON ASSUMPTION AND TRANSFER CLAUSE:

If all or any part of the property or an interest therein is sold or
transferred by Borrower(s) without Lender's prior written consent, Lender
may, at Lender's option, declare all the sums secured by this mortgage to
be immediately due and payable and subject to any remedies as outlined
herein.

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

11:31 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 MCD 12.00

Return to:	
TO	
MORTGAGE	
STATE OF ALABAMA	
COUNTY OF	
	
Recording Fee \$	\$
Deed Tax \$	\$
This form furnished by	
Cahaba Title, Inc.	
RIVERCHASE OFFICE	
2068 Valleydale Road	
Birmingham, Alabama 35244	
Phone (205) 988-5600	
EASTERN OFFICE	
213 Gadsden Highway, Suite 227	
Birmingham, Alabama 35235	
(205) 833-1571	