

ALABAMA REAL ESTATE MORTGAGE

Amount Financed \$1159.05

The State of Alabama, SHELBY County, Know All Men By These Presents: That whereas, ROBERT F. ANDRESS AND HIS WIFE JUDY C. ANDRESS, Mortgagors are indebted on, their promissory note of even date, in the Amount Financed stated above, payable to the order of Norwest Financial Alabama, Inc., Mortgagee, evidencing a loan made to Mortgagors by Mortgagee. Said Note is payable in monthly instalments and according to the terms thereof, payment may be made in advance in any amount at any time and default in paying any instalment shall, at the option of the holder of the Note and without notice or demand, render the entire unpaid balance thereof at once due and payable, less any required refund or credit of interest.

NOW, THEREFORE, in consideration of said loan and to further secure the payment of said Note or Notes executed and delivered to Mortgagee by Mortgagors at any time before the entire indebtedness secured hereby shall be paid in full, evidencing a refinancing of any unpaid balance of the Note above described, or renewal thereof, the Mortgagors hereby grant, bargain, sell and convey to the Mortgagee the following described real estate lying and being situated in SHELBY County, State of Alabama, to wit:

LOT 45, ACCORDING TO MAP OF JAMESWOOD-SECOND SECTOR, AS RECORDED IN MAP BOOK
11, PAGE 108, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Inst # 1993-25221

MINERALS AND MINING RIGHTS RESERVED.

08/23/1993-25221
12:10 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 32.30

warranted free from all incumbrances and against any adverse claims.

TO HAVE AND TO HOLD the aforegranted premises, together with the improvements and appurtenances thereunto belonging, unto the said Mortgagee, its successors and assigns forever.

UPON CONDITION, HOWEVER, that if Mortgagors shall well and truly pay, or cause to be paid, the said Note or Notes, and each and all of them, and each and every instalment thereof when due, then this conveyance shall become null and void. But should Mortgagors fail to pay the Note or Notes, or any instalment thereof when due, or if any covenant herein is breached, then Mortgagee, its successors, assigns, agent or attorneys are hereby authorized and empowered to sell the said property hereby conveyed at auction for cash, in front of the Court House door in the County in which the said property is located, first having given notice thereof for four successive weeks by publication in any newspaper published in the County in which said property is located, and execute proper conveyance to the purchaser, and out of the proceeds of said sale the Mortgagee shall retain enough to pay said Note or Notes and interest thereon, and the balance, if any, pay over the Mortgagors. The Mortgagee or its assigns are authorized to bid for said property and become the purchaser at said sale.

Mortgagors further specially waive all exemptions which Mortgagors now or hereafter may be entitled to under the Constitution and laws of this or any other State. Mortgagors agree to sell or transfer the aforegranted premises, or any part, without Mortgagee's prior written consent and any such sale or transfer without Mortgagee's prior written consent shall constitute a default under the terms hereof. Whenever the context so requires plural words shall be construed in the singular.

IN TESTIMONY WHEREOF, Mortgagors have hereunto set their hands and affixed their seals this 20TH day of AUGUST, 1993.

Witness:

Witness:

(L.S.) SIGN HERE

SIGN HERE

(If married, both husband and wife must sign)

STATE OF ALABAMA

JEFFERSON

COUNTY

I, the undersigned authority, in and for said County in said State, hereby certify that

ROBERT F. ANDRESS AND HIS WIFE JUDY C. ANDRESS

whose name 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 the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 20TH day of AUGUST, 1993.

Notary Public.

SHERRY D. LAWLEY, PO BOX 36039 HOOVER ALABAMA 35236

This instrument was prepared by:

Guaranty Land Title



Norwest Financial
The Plaza at Riverchase
1841 Montgomery Highway, Suite 105
Hoover, Alabama 35236
205/988-3900

OWNER'S AFFIDAVIT AS TO PARTIES IN POSSESSION

Inst # 1993-25221

STATE OF ALABAMA

COUNTY OF SHELBY

08/23/1993-25221
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BEFORE ME, THE UNDERSIGNED AUTHORITY, THIS DAY PERSONALLY APPEARED
ROBERT F. ANDRESS AND HIS WIFE JUDY C. ANDRESS

WHO FIRST BEING DULY SWORN, DEPOSED THAT THEY ARE THE OWNERS AND IN
POSSESSION OF THE FOLLOWING DESCRIBED PROPERTY:

LOT 45, ACCORDING TO MAP OF JAMESWOOD-SECOND SECTOR, AS RECORDED IN MAP BOOK
11, PAGE 108, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
MINERAL AND MINING RIGHTS RESERVED.

Robert F. Andress
Judy C. Andress

WHICH PROPERTY THEY ARE SELLING TO/MORTGAGING TO

NORWEST FINANCIAL ALABAMA INC

AFFIDAVITS FURTHER STATE THAT THERE HAS BEEN NO LABOR PERFORMED OR MATERIALS
FURNISHED ON THE PREMISES THE PAST SIX MONTHS.

NOTE: WHERE THE PREMISES ARE OWNED BY TWO OR MORE OWNERS
ALL SHOULD BE NAMED AS AFFIANTS AND ALL SHOULD SIGN.

IF OWNER IS A CORPORATION, INSERT NAME OF CORPORATION
AND OFFICE HELD BY THE SIGNATORY.

EXECUTED, SUBSCRIBED; AND SWORN TO BEFORE ME THIS 20th DAY OF AUGUST

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NOTARY PUBLIC

MY COMMISSION EXPIRES

4/16/97