

ALABAMA REAL ESTATE MORTGAGE

Amount Financed \$ 13857.53

The State of Alabama, SHELBY County. Know All Men By These Presents: That whereas, MARY JANE CHAMBERS SINGLE WOMAN, 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 42A, ACCORDING TO THE MAP OF SOUTHLAKE TOWNHOMES, SECOND ADDITION BEING A RESURVEY OF LOTS 21 THROUGH 43, A PARK TO LOT 44 AND ACREAGE, SOUTHLAKE TOWNHOMES AS RECORDED IN MAP BOOK 13, PAGE 66 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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10/29/1993-33985 11:57 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 002 MCD 31.85

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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 6TH day of OCTOBER, 1993.

Witness: Sharron Hill

Mary Jane Chambers (L.S.) SIGN HERE

Witness:

(L.S.) SIGN HERE (If married, both husband and wife must sign)

STATE OF ALABAMA

Hamblen COUNTY

I, the undersigned authority, in and for said County in said State, hereby certify that Mary Jane Chambers 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, She executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 8th day of Oct, 1993.

Shelby J. Watson Notary Public. 10-18-94 Comm exp.

This instrument was prepared by: SHARRON HILL 3412 SPRINGHILL AVE MOBILE, AL 36608

Lot 42A, according to the Map of Southlake Townhomes, Second Addition being a Resurvey of Lots 21 through 43, a Part of Lot 44, and acreage, SouthLake Townhomes as recorded in Map Book 13, Page 66 in the Probate Office of Shelby County, Alabama;
Mineral and mining rights excepted.

Subject to:

1. Taxes for the year 1991 are a lien, but not due and payable until October 1, 1991.
 2. Restrictions, covenants and conditions as set out in instrument recorded in Real 160, Page 495 and Restrictions for Land Use recorded in Real 160, Page 492 in Probate Office.
 3. Transmission Line Permit to Alabama Power Company as shown by instrument recorded in Deed Book 129, Page 572 in Probate Office.
 4. Easement to Alabama Power Company as shown by instrument recorded in Real 114, Page 134 in Probate Office.
 5. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed Book 127, Page 140 and Deed Book 4, Page 542 in Probate Office.
 6. Declaration of Covenants, Conditions, Restrictions and Easements for Southlake Townhomes, a Townhome Association recorded in Real 199, Page 367; Articles of Incorporation of Southlake Townhomes Owners' Association, as recorded in Real 199, Page 389 and in By-Laws relating thereto, and in Map Book 12, Page 78, in said Probate Office.
- TO HAVE AND TO HOLD unto said GRANTEE, its successors and assigns,
forever.

SOUTH ALABAMA PROFESSIONAL
TITLE SERVICES, INC.
64 South Royal Street
Mobile, AL 36602

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