

This instrument was prepared by

(Name) Newman & Sexton, Attorneys at Law

(Address) 3021 Lorna Road, Suite 310, Birmingham, Alabama 35216

Form TICOR 8000 1-84

MORTGAGE—TICOR TITLE INSURANCE

STATE OF ALABAMA

COUNTY Shelby

} **KNOW ALL MEN BY THESE PRESENTS: That Whereas,**

Edward Jackson Carmichael and wife, Sylvia Carmichael
(hereinafter called "Mortgagors", whether one or more) are justly indebted, to

Michael S. Endfinger and Mary Sue Endfinger

(hereinafter called "Mortgagee", whether one or more), in the sum
of Six Thousand Four Hundred and No/100 ----- Dollars
(\$ 6,400.00), evidenced by one Promissory Note of even date herewith

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,
Edward Jackson Carmichael and wife, Sylvia Carmichael

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:

See attached Exhibit A for legal description of the property which is incorporated herein for all purposes.

This is a Purchase Money Mortgage which is second and subordinate to that First Mortgage to Ford Consumer Finance Company, Inc. recorded in Inst # 1993-35081 in the Office of the Judge of Probate of Shelby County, Alabama.

This mortgage is not assumable without the express written consent of the Mortgagee.

Inst # 1993-35082

11/08/1993-35082
09:34 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
23.10

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

Inst # 1993-35082

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

have hereunto set our signature S and seal, this 29th day of October, 1993

Edward Jackson Carmichael (SEAL)
Edward Jackson Carmichael
Sylvia Carmichael (SEAL)
Sylvia Carmichael (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 Edward Jackson Carmichael and Sylvia Carmichael

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 29th day of October, 1993

My commission expires: Notary Public.

THE STATE of }
COUNTY }

I, a Notary Public in and for said County, in said State,
hereby certify that

whose name as of
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, executed the same voluntarily
for and as the act of said corporation.

Given under my hand and official seal, this the day of, 19

Notary Public

TO

MORTGAGE DEED

This form furnished by:
TICOR TITLE INSURANCE
316 21st Street North, Birmingham, AL 35203
(205) 251-8484

EXHIBIT A

Commence at the Southeast corner of the SW 1/4 of the SE 1/4, Section 32, Township 21 South, Range 1 West, according to a survey by Reese E. Mallette, Jr., Reg. L.S. & P.E. #2950; thence commence in a northerly direction along the East line of said 1/4-1/4 section for a distance of 231.00 feet; thence turn an angle of 92 degrees 04 minutes 02 seconds to the left and proceed for a distance of 667.46 feet to a point; thence turn an angle of 92 degrees 03 minutes 45 seconds to the right and run 41.78 feet to a point being the point of beginning of the parcel of land herein conveyed; thence proceed along the same for a distance of 145.00 feet to a point; thence turn 120 degrees 35 minutes 10 seconds to the left and proceed for a distance of 458.52 feet to the point of intersection with the Northeast right of way of County Highway #97; thence run in a Southeasterly direction along the said Northeast right of way, (being in a curve to the right and having a chord distance of 116.58 feet), to a point; thence turn an angle of 62 degrees 45 minutes 45 seconds to the left, from the chord, and proceed for a distance of 337.62 feet to the point of beginning.

Said property is located in the SW 1/4 of the SE 1/4 of Section 32, Township 21 South, Range 1 West, Shelby County, Alabama.

Inst # 1993-35082

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003 MCD 23.10