

STATE OF ALABAMA

SHELBY COUNTY

MORTGAGE

THIS INDENTURE made on DECEMBER 9th, 19 93,
between KELLY ELIZABETH SPEAKMAN (hereinafter, whether one or more,
referred to as "Mortgagor"), and American General Finance, Inc., (hereinafter referred to as "Mortgagee")

WITNESSETH:

WHEREAS, the said KELLY ELIZABETH SPEAKMAN (is) (are) justly
indebted to Mortgagee as evidenced by a note of even date herewith in the amount of \$ 4933.65
(the amount financed being \$ 3530.69), payable in monthly installments, the last of which installments
shall be due and payable on December 20th, 19 96 (the "Loan").

NOW, THEREFORE, the undersigned Mortgagor (whether one or more) in consideration of the premises and to secure the payment of the Loan and
compliance with all the stipulations herein contained, does hereby grant, bargain, sell and convey unto Mortgagee, its successors and assigns, the following
described real estate, situated in Shelby
County, Alabama, to wit:

Beginning at the Southwest corner of the Southwest $\frac{1}{4}$ of the Northwest
 $\frac{1}{4}$ (SW $\frac{1}{4}$ of NW $\frac{1}{4}$) of Section 2, Township 22 South, Range 4 West and
running East along the South line of said forty a distance of 210 feet to
point of beginning; thence North a distance of 210 feet; thence East 210
feet; thence South 210 feet; thence West 210 feet to point of beginning;
being situated in Shelby County, Alabama.

Inst # 1993-39515

12/09/1993-39515
04:18 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 16.50

Together with all rights, privileges, tenements and appurtenances thereunto belonging or in any wise appertaining, including, but not limited to, heating,
air-conditioning, lighting, plumbing and all other fixtures appertaining to said real estate, all of which shall be deemed realty and conveyed by this mortgage
(said real estate and fixtures being hereinafter sometimes referred to as the "Property").

TO HAVE AND TO HOLD the Property, and every part thereof, unto Mortgagee, its successors and assigns forever; and Mortgagor covenants with
Mortgagee that Mortgagor is lawfully seized in fee simple of the Property and has a good right to mortgage and convey the same; that the property
is free of all encumbrances, except the lien of current ad valorem taxes, the hereinafter described first mortgage, and such other encumbrances, if any,
as are expressly set out above; and Mortgagor will warrant and forever defend the title to the same unto Mortgagee, its successors and assigns, against
the lawful claims of all persons whomsoever.

To secure the Loan further, Mortgagor agrees (a) to pay all taxes, assessments or other liens taking priority over this mortgage, imposed legally upon
the Property, and should default be made in the payment of any part thereof, Mortgagee, at its option, may pay the same; and (b) to keep the Property
continuously insured in such manner and in such companies as may be satisfactory to Mortgagee, for the full insurable value thereof, with loss, if any,
payable to Mortgagee, as its interest may appear. If Mortgagor fails to keep the Property so insured, Mortgagee may, at its option, so insure the Property
for Mortgagee's own benefit, the proceeds from such insurance, if collected, shall be credited on the Loan, less the cost of collecting same, or, at the
election of Mortgagee, may be used in repairing or reconstructing the property. All amounts so expended by Mortgagee for insurance or for the payment
of taxes, assessments or any other prior liens shall become an additional debt due and at once payable to Mortgagee, without demand upon or notice
to any person, shall be secured by the lien of this mortgage, and shall bear interest from date of payment by Mortgagee, and at the election of Mortgagee,
and without notice to any person, Mortgagee may declare the Loan due and payable, and this mortgage may be foreclosed as hereinafter provided.

Mortgagor agrees to take good care of the Property, not to commit or permit any waste thereon, to keep the same repaired, and at all times to maintain
the same in as good condition as the same now is, reasonable wear and tear excepted.

Notwithstanding any other provision of this mortgage or the note or notes evidencing the Debt, the Debt shall become immediately due and payable
at the option of the Mortgagee, upon the conveyance of the Real Estate, or any part thereof or any interest therein.

Mortgagor agrees that no delay or failure of Mortgagee to exercise any option to declare the maturity of any debt secured hereby shall be deemed
a waiver of its right to exercise such option or declare such forfeiture, either as to any part or present default; and it is further agreed that no terms
or conditions contained in this mortgage can be waived, altered or changed except in writing, signed by Mortgagor and by an executive officer of Mortgagee.

After any default hereunder, Mortgagee shall, upon bill filed or other proper legal proceedings being commenced for the foreclosure of this Mortgage,
be entitled, as a matter of right, to the appointment by any competent court or tribunal, without notice to any party, of a receiver of the rents, issues
and profits of the Property, with power to lease and control the Property, and with such other powers as may be deemed necessary.

Return
to Little