

This instrument was prepared by

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(Address) P. O. Box 306, Birmingham, Alabama 35201

Form 1-1-88 Rev. 1-88

MORTGAGE-LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA

COUNTY Shelby

} KNOW ALL MEN BY THESE PRESENTS: That Whereas,

James Ronald Bradford

(hereinafter called "Mortgagors", whether one or more) are justly indebted, to James River Paper Company, Inc.

(hereinafter called "Mortgagee", whether one or more), in the sum
of Thirty Thousand & No/100 Dollars
(\$30,000.00), evidenced by a 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,

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 13, according to the survey of Jameswood, 1st Sector, as recorded in Map Book 10, Page 45, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted. J.R.2

THIS IS A JUNIOR MORTGAGE J.R.2

Inst # 1993-40092

12/14/1993-40092
12:07 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MJS 57.00

Balkh-Bingham

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

To Have And To Hold the above granted pr ty unto the said Mortgagee, Mortgagee's issors, heirs, and assigns for-
ever; and for the purpose of further securing the payment of said indebtedness, the unders. ed 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 Mort-
gagee, 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 Mort-
gagee, 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 con-
veyance to be null and void; but should default be made in the payment of any sum expended by the said Mortgagee or as-
signs, 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 posses-
sion of the premises hereby conveyed, and with or without first taking possession, after giving twenty-one days' notice, by pub-
lishing 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 neces-
sary 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 James Ronald Bradford

have hereunto set

signature

and seal, this

3rd day of September, 1993

James Ronald Bradford (SEAL)

(SEAL)

(SEAL)

(SEAL)

THE STATE of Alabama

Jefferson

COUNTY

I, Pamela K. Hurst

herby certify that James Ronald Bradford

, a Notary Public in and for said County, in said State,

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 he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 3rd

day of September

, 1993

Notary Public.

THE STATE of

COUNTY

I,

herby certify that

, a Notary Public in and for said County, in said State,

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

Return to:

TO

MORTGAGE DEED

Inst # 1993-40092

12/14/1993-40092
12:07 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MJS 57.00

THIS FORM FROM
Lawyers Title Insurance Corporation
Title Guarantee Division
TITLE INSURANCE - ABSTRACTS

Birmingham, Alabama