Ala. (3180)

This instrument was prepared by: NAME FIRST FAMILY FINANCIAL SERVICES, INC. ADDRESS 3594 PELHAM PKWY STE 102 PELHAM, AL 35124 SOURCE OF TITLE _____ BOOK ______ PAGE ______ Plat Bk. Subdivision Lot Page QQ 0 MORTGAGE KNOW ALL MEN BY THESE PRESENTS: That Whereas, STATE OF ALABAMA COUNTY ____SHELBY TAB S. MOORE, A SINGLE MAN (hereinafter called "Mortgagors", whether one or more) are justly indebted to FIRST FAMILY FINANCIAL SERVICES, INC. (hereinafter called "Mortgagee", whether one or more) in the sum of TEN THOUSAND SEVEN HUNDRED SIXTY AND 31/100-.), Dollars, together with finance charges as provided in said Note And Security Agreement (<u>s 10760.31</u> executed on even date herewith and payable according to the term of said Note And Security Agreement until such Note And Security Agreement is paid in full. And Whereas, Mortgagors agree, 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 Mortgages the following described real estate, situated in STELLED I Mortgages the following described real estate, situated in_ SEE EXHIBIT "A" ATTACHED

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This mortgage and lien shall secure not only the principal amount hereof but all future and subsequent advances to or on behalf of the Mortgagors or any other indebtedness due from the Mortgagors to the Mortgagos, whether directly or acquired by assignment, and the real estate herein described shall be security for such debts to the extent even in excess thereof of the principal amount hereof.

If the Mortgagor shall sell, lease or otherwise transfer the mortgaged property or any part thereof, without the prior written consent of the Mortgagee, the Mortgagee shall be authorized to declare at its option all or any part of such indebtedness immediately due and payable.

in the Office of the Judge of Probate of SHELBY County, Alabama, but this mortgage is subordinate to anid prior mortgage only to the extent of the current balance now due on the debt secured by said prior mortgage. The within mortgage will not be subordinated to any advances secured by the above described prior mortgage, if said advances are made after today's date. Mortgager hereby agrees not to increase the balance owed that is secured by said prior mortgage. In the event the within Mortgager should fail to make any payments which become due on said prior mortgage, or should default in any of the other terms, provisions and conditions of said prior mortgage, then such default under the prior mortgage shall constitute a default under the terms and provisions of the within mortgage, and the Mortgagee herein may, at its option, declare the entire indebtedness due hereunder immediately due and payable and the within mortgage subject to foreclosure. The Mortgagee herein may, at its option, make, on behalf of Mortgagor, any such payments which become due on said prior mortgage, or incur any such expenses or obligations, on behalf of Mortgagor, in connection with the said prior mortgage, in order to prevent the foreclosure of said prior mortgage, and all such amounts so expended by this mortgage on behalf of Mortgagor shall become a debt to the within Mortgagee, or its assigns, additional to the debt hereby secured, and shall be covered by this mortgage, and shall beer interest from date of payment by the within Mortgagee, or its assigns, at the same interest rate as the indebtedness secured hereby and shall entitle the within Mortgagee to all of the rights and remedies provided herein, including at Mortgagee's option, the right to foreclosure this mortgage.

The mortgage may be paid in full at any time on or before due date.

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 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 Mortgages may at Mortgages'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 againsts loss or damage by fire, lightning and tornado for the fair and reasonable insurable value thereof, in companies satisfactory to the Mortgages, with loss, if any, payable to said Mortgages's interest may appear, and to promptly deliver said policies, or any renewal of said policies to said Mortgages; then the said Mortgages, or assigns, may at Mortgages's option insure said property for said sum. for Mortgages's own benefit, the policy if collected, to be credited on said indebtedness, less cost of collecting same; all amount so expended by said Mortgagee for taxes, assessments or insurance, shall become a debt to said Mortgages or essigns, additional to the debt hereby specially secured, and shall be covered by this mortgage, and bear interest at the same interest rate as the indebtedness secured hereby 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 Mortgagee may have expended, 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 shall 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, but with or without first taking possession, after giving thirty days' notice, by publishing once a week for three consecurive 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 such attorney's fees as are allowed by law, 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

THE REST A 537	the undersigned Mortgagor	rs have hereunt	o set their sig	atures and seals this 8th	day of
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EXHIBIT "A"

Shelby County, Alabama, to-wit:

Commence at the S.E. corner of the N.E.½ of the S.E.½ of Section 1, Township 21 South, Range 1 East, Shelby County, Alabama and run thence Northerly along the East line of said ½-½ a distance of 160.55' to a point, thence turn an angle of 90°-05'-30" to the left and run Westerly a distance of 385.86' to the point of beginning of the property being described, thence turn an angle of 91°-22' to the right and run Northerly a distance of 315.87' to a point, thence turn an angle of 10°-50' to the right and run Northeasterly a distance of 137.51' to a point on the South line of Stone Drive, thence turn an angle of 104°-14' to the left and run Westerly along the said South line of Stone Drive a distance of 114.17' to a point on the East line of Shelby County Highway Number 61, thence turn an angle of 39°-42' to the left and run Southwesterly along said right of way line of highway 61 a distance of 128.44' to a point, thence turn an angle of 88°-33' to the left and run Southeasterly a distance of 413.70' to the point of beginning, containing 1.11 acres.

1.M.

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