

# ALABAMA REAL ESTATE MORTGAGE

Amount Financed \$ 86,855.91

The State of Alabama, Shelby County. Know All Men By These Presents: That whereas, Jeffrey White Sr. and wife, Erma J. White

, 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:

Commencing at the SE corner of Section 22, Township 19 South, Range 2 West; thence North 89 deg. 03 min. 15 sec. West a distance of 596.75 feet to a point; thence North 27 deg. 53 min. 15 sec. West a distance of 796.75 feet to a point; thence South 88 deg. 07 min. 45 sec. West a distance of 635.28 feet to a point; thence North 20 deg. 11 min. 15 sec. West a distance of 99.95 feet to the point of beginning; thence South 87 deg. 01 min. 30 sec. West a distance of 303.75 feet to a point on a paved street; thence Northeasterly along the East right of way a distance of 50.60 feet to a point of curve; thence continue Northeasterly along said right of way a distance of 167.00 feet, more or less, to a point on the South right of way of Cahaba Valley Road, thence continue Northeasterly along said right of way a distance of 143.00 feet to a point; thence South 20 deg. 11 min. 15 sec. East a distance of 250.00 feet to the point of beginning. Said land being situated in the SW 1/4 of the SE 1/4, Section 22, Township 19 South, Range 2 West, Shelby County, Alabama.

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 5th day of May, 1994.

Witness: Melissa Meyer

Witness: J. Barton Crain

STATE OF ALABAMA

Shelby COUNTY

Jeffrey White Sr.

Erma J. White (If married, both husband and wife must sign)

05:11 PM CERTIFIED  
02:59 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 138.85

(L.S.) SIGN HERE

(L.S.) SIGN HERE

I, the undersigned authority, in and for said County in said State, hereby certify that Jeffrey White and wife Erma J. White

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

Given under my hand and official seal, this the 5th day of May

MY COMMISSION EXPIRES JANUARY 31, 1998

Notary Public.

This instrument was prepared by: Teresa Turner