

This instrument was prepared by

(Name) Courtney Mason & Associates, P.C.

(Address) 1904 Indian Lake Drive, Suite 100, Birmingham, Alabama 35244

Form 1-1-22 Rev. 1-66

MORTGAGE—LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA

COUNTY Shelby

KNOW ALL MEN BY THESE PRESENTS: That Whereas,

Kiumars Bahri, a single individual

(hereinafter called "Mortgagors", whether one or more) are justly indebted, to

Jeffrey D. Boomhower

(hereinafter called "Mortgagee", whether one or more), in the sum

of Eighteen thousand and No/100ths - - - - - Dollars
(\$ 18,000.00), evidenced by a note of even date.

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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,

Kiumars Bahri

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

Mortgagors agree to provide Mortgagee with an insurance policy naming Mortgagee as Loss Payee on or before the 12th day of June of each year. Said insurance policy shall be paid a year in advance. Failure to comply with either or both of the above shall constitute a default under the terms of this mortgage. Mortgagors also agree to provide Mortgagee with a copy of a paid receipt of the property taxes every year prior to December 15.

This mortgage obligation cannot be assumed without the prior approval by the mortgage holder. Said approval must be obtained in writing prior to the assumption of this mortgage. If the property which is the subject of this mortgage and note executed simultaneously herewith is transferred without the mortgage holder's prior approval as specified above, the mortgagee has the option to declare the entire balance of the indebtedness due and payable. THE MORTGAGEE MAY CHOOSE NOT TO ALLOW THIS LOAN TO BE ASSUMED.

The proceeds of this loan have been applied on the purchase of the herein described property.

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 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

Kiumars Bahri, a single individual

have hereunto set my signature and seal, this 12th day of June, 19 95

Kiumars Bahri (SEAL)
Kiumars Bahri
_____(SEAL)
_____(SEAL)
_____(SEAL)

THE STATE of Alabama }
Shelby COUNTY }

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said State,
hereby certify that Kiumars Bahri, a single individual

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 12th day of June, 19 95
Notary Public.

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3/5/99

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

Return to:

TO

MORTGAGE DEED

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

Exhibit A

A parcel of land in the West 1/2 of the NE 1/4 of Section 16, Township 19 South, Range 2 East, Shelby County, Alabama, described as follows: From the Southeast corner of the SW 1/4 of NE 1/4 of Section 16, Township 19 South, Range 2 East, run thence West along the South boundary of said SW 1/4 of NE 1/4 a distance of 635.0 feet to the point of beginning of herein described parcel of land; thence continue along said course a distance of 588.20 feet to a point on the East boundary of Old Harpersville Road; thence turn 81 deg. 42 min. right and run 326.0 feet; thence turn 01 deg. 25 min. right and run 314.0 feet along said road boundary; thence turn 17 deg. 00 min. right and run 642.0 feet along said road boundary; thence turn 05 deg. 00 min. left and run 328.0 feet along said road boundary; thence turn 10 deg. 00 min. right and run 262.33 feet along said road boundary to a point on the Southerly boundary of a County paved Highway; thence turn 116 deg. 24 min. 20 sec. right and run 86.14 feet along said Highway boundary and the following courses: 06 deg. 42 min. 08 sec. left for 89.75 feet; 06 deg. 10 min. 58 sec. left for 77.87 feet; 06 deg. 57 min. 26 sec. left for 87.0 feet; 07 deg. 36 min. 13 sec. left for 73.94 feet; thence turn 08 deg. 15 min. 22 sec. left and run 84.06 feet along said Highway boundary; thence turn 83 deg. 29 min. 27 sec. right and run 1642.15 feet to the point of beginning of herein described parcel of land; being situated in Shelby County, Alabama.

K.B.

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