

ALABAMA REAL ESTATE MORTGAGE

Amount Financed \$ 30168.19

The State of Alabama, Shelby County. Know All Men By These Presents: That whereas, James Howard Sims and wife, Nancy Sims, Mortgagors, whose address is 16595 Hwy. 55 So., Sterrett, AL 35147-8606, 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, whoses address is 1841 Mtg. Hwy. Ste. 105, Hoover, AL 35244, 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:

SEE ATTACHED SCHEDULE A

st # 1995-19090

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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 not 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 10 day of July, 19 95.

Witness: Lee M. Phares

Witness: Keith Kuhlman

James Howard Sims (L.S.) ☒ SIGN HERE
Nancy Sue Sims (L.S.) ☒ SIGN HERE
(If married, both husband and wife must sign)

STATE OF ALABAMA

Jefferson COUNTY

I, the undersigned authority, in and for said County in said State, hereby certify that James Howard Sims and wife, Nancy Sims 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, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 10 day of July, 19 95.

Guaranty Land

[Signature]
Notary Public.

This instrument was prepared by: Susan R. Vice, 1841 Mtg. Hwy., Ste. 105, Hoover, AL 35244

SCHEDULE "A"

PROPERTY DESCRIPTION:

State of Alabama

Shelby County

Part of the NW 1/4 of the SW 1/4 of Section 30, Township 18 South, Range 2 East, being more particularly described as follows: Commence at the NW corner of the NW 1/4 of the SW 1/4 of Section 30, Township 18 South, Range 2 East; thence run South along the West line of said 1/4 - 1/4 section, a distance of 210.00 feet to the point of beginning; thence turn an angle of 88 degrees 29 minutes to the left and run a distance of 584.45 feet to the West Right of Way line of County Highway #55; thence turn an angle of 118 degrees 20 minutes 40 seconds to the right and run along said Right of Way line a distance of 238.52 feet; thence turn an angle of 51 degrees 39 minutes 20 seconds to the right, and run a distance of 465.65 feet to the West line of the NW 1/4 of the SW 1/4; thence turn an angle of 88 degrees 29 minutes to the right and run North along the West line of said 1/4 - 1/4 section a distance of 210.00 feet to the Point of Beginning. Situated in the NW 1/4 of the SW 1/4 of Section 30, Township 18 South, Range 2 East, Shelby County, Alabama.

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James Howard Sims
Nancy Sue Sims