ST. CLAIR COUNTY)		COMMUNITY CREDIT. INC.
		1912 COGSWELL AVE?
		PELL CITY AL 25125
TE OF LOAN: NOVEMBER 10, 1985 E	FINANCE CHARGE ACCRUAL BEGINS NOVEMBER 1	15, ,19 <u>95</u> LOAN NO. 41091/78
Mortgagor(s) (Last name first) and address:	Mortgagee/Name and address:	Secured Indebtedness:
MITH, MORRIS AND WIFE	COMMUNITY CREDIT, INC.	The principal sum of 4 9548.98
MITH, VERA	P O BOX 1086	is scheduled to be paid in 48 monthly payments of \$ 321,97
05 HWY 50	1912 COGSWELL AVE	and one of 4 342,18
ANDIVER AL	PELL CITY AL 35125	19 with the other payments due on the
	(The term "Mortgages" shall include any assignee to	same day of each succeeding month. Final payment is scheduled to be paid on
OUNTY: SHELBY	whom this Mortgage is assigned.)	11/15/99
evidenced by a promissory note or retail installmen the same), and the Mortgagor(s) and the Mortgag DW, THEREFORE, in consideration of the said inc knowledged, and to secure the payment and perform	bove-named Mortgagor(s) have become indebted to Mo t contract of even data herewith (including any renewal se desire that the said indebtedness be secured as here debtedness, and for other good and valuable consider mance of the secured indebtedness described above, each argain, sell, and convey unto Mortgages the following County, Alabama, to-wit:	or extension thereof or any amendment or modification sinafter set forth. ration, the receipt and sufficiency of which is hereby h of the undersigned Mortgagor(s) (whether one or more,
		st # 1995-33771
	SEE EXHIBIT "A" ATTACHED	
	·•	1/27/1995-33771
		AM CERILFIED
	11	SHELBY COUNTY NUCE OF PRODATE
	_	002 HC9 25.40
gether with the heriditements, appurtenances, ease	ments, privileges and licenses thereto belonging or appea	taining, and eli buildings, structures, equipment, fixtures
d other improvements now or hereafter existing, e		
	erty in fee simple and has a good and lewful right to more	
D HAVE AND TO HOLD the above granted premises of the purpose of further securing the payment of and, should default be made in the payment of same, grees to keep the buildings on the premises continuous into loss by fire (including so-called extended to time, with loss, if any, payable to Mortgages, and my the premiums therefor as the same become due and paid for by Mortgager or through an existing polorigagor shall give immediate notice in writing to Mortgager as above specified, Mortgages may insure debtedness, against loss by fire, wind and other has	NOTE set unto Mortgagee, its successors and assigns, in fee signed indebtedness, Mortgagor agrees to pay all taxes or Mortgagee has the option of paying off the same for Mortgagee has the option of paying off the same for Mortgage), wind and such other hazards (including flood will deposit with Mortgagee policies of such insurance of Mortgagor shall have the right to provide such insurance likey. Mortgagee may, for reasonable cause, refuse to ortgagee or any loss or damage to the premises from any said premises (but Mortgagee is not obligated to do so saids for the benefit of Mortgagor and Mortgagee or for the saments, or insurance shall become a debt of Mortgagee is interest from the date of payment by Mortgagee at the	rigagor. To further secure said indebtedness, Mortgagor in such companies as may be satisfactory to Mortgagos and water damage) as Mortgagos may specify from time or, at Mortgagos's election, certificates thereof, and will not through a policy or policies independently obtained accept any policy of insurance obtained by Mortgagor, cause whatever. If Mortgagor fails to keep said premises of for its insurable value, or the unpaid balance of the the benefit of Mortgagos alone, at Mortgagos's election, or to Mortgagos, additional to the debt hereby specifically.
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Is IMPORTANT THAT YOU THOROUGHLY REMARKS.	imple, forever. assessments when legally imposed upon said premises rigagor. To further secure said indebtedness, Mortgagor in such companies as may be satisfactory to Mortgagoe and water damage) as Mortgagoe may specify from three or, at Mortgagoe's election, certificates thereof, and will accept any policy of insurance obtained by Mortgagor accept any policy of insurance obtained by Mortgagor cause whatever. 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PON CONDITION, HOWEVER, that if Mortgagor any sum expended by Mortgages, or in the payme in interest of Mortgages in said property become any sum expended by Mortgages, or in the payme in interest of Mortgages in said property become an electron or nonexistence or (ii) any statement of lientistence or nonexistence of the debt or any part the debtedness hereby secured shall st once become due take possession of the premises hereby conveyed assist the description of the property to be sold and cated, to sell the same in lots or parcels or an mast layment of any amounts that may have been expend it may mortgage as a said property if the highest bidder for cash and apply the proceeds of said sale; and fourth, the list and purchase said property if the highest bidder in the same rate as the promissory note securing the mortgage ascesses \$300.00 and Mortgages, or the heirs, successors, agents, and essigns if Mortgage, Mortgages in enforcing or foreclosing the occasions, agents, and essigns if Mortgages, Mortgages in enforcing or foreclosing the occasions. 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ALABAMA REAL PROPERTY MORTGAGE

(Closed-End Credit)

TATE OF ALABAMA

This instrument prepared by:

A parcel situated in the NE 1/4 of the NE 1/4 of Section 15. Township 19 South, Range 2 East, Shelby County, Alabama, described as follows: Commence at the NW corner of the NE 1/4 of the NE 1/4 of Section 15. Township 19 South, Range 2 East; thence run East along the North line of said Section a distance of 431.09 feet; thence turn an angle of 94 deg. 37 min. to the right and run a distance of 39.28 feet to the south right of way line of a paved county highway, and the point of beginning; thence continue in the same direction a distance of 189.16 feet; thence turn an angle of 95 deg. 46 min. to the left and run a distance of 305.84 feet; thence turn an angle of 88 deg. 22 min. to the left and run a distance of 163.92 feet to the South right of way line of said county highway; thence turn an angle of 86 deg. 52 min. to the left and run along said right of way line a distance of 292.58 feet to the point of beginning; being situated in Shelby County, Alabama.

WETNESS LOCAL___

STGNATURE

WITNESS

SIGNATURE

NOTARY PUBLIC

MY COMMISSION EXPIRES

.st # 1995-33771

11/27/1995-33771
10:15 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 MCD 25.40