NORMAN M. WEED	This instrument was prepared by (Name) VELLA SCOTT \ BANK OF ALABAMA (Address) 2340 WOODCREST PL. BHAM AL.35209
9 BRUSH CREEK DRIVE	
COLUMBIANA, AL 35051	BANK OF ALABAMA 2340 WOODCREST PLACE BIRMINGHAM, AL 35209
MORTGAGOR "I" includes each mortgagor above.	MORTGAGEE "You" means the mortgagee, its successors and assigns.
REAL ESTATE MORTGAGE: For value received, I, NORMAN M. W.	EED, AN UNMARRIED MAN
to secure the payment of the secured debt described below, on Arights, easements, appurtenances, rents, leases and existing and futue. PROPERTY ADDRESS: 9 BRUSH CREEK DRIVE	PRIL 4, 1996 , the real estate described blow and all ire improvements and fixtures (all called the "perperty").
LEGAL DESCRIPTION: SEE EXHIBIT 'A' ATTACHED HER	
	3667 **
	1.094(f)
located in SHELBY	County, Alabama.
FITLE: I covenant and warrent title to the property, except for	b
this mortgage and in any other document incorporated herein	debt and the performance of the covenants and agreements contained in Secured debt, as used in this mortgage, includes any amounts I owe you mortgage and all modifications, extensions and renewals thereof. sements secured by this mortgage and the dates thereof.): OUSLY HEREWITH,
Future Advances: All amounts owed under the advanced. Future advances under the agreement extent as if made on the date this mortgage is exec	above agreement are secured even though not all amounts may yet be are contemplated and will be secured and will have priority to the same cuted.
Revolving credit loan agreement dated are secured even though not all amounts may yet be advised secured and will have priority to the same extent as if made	. All amounts owed under this agreement ranced. Future advances under the agreement are contemplated and will be deep this mortgage is executed.
EIGHTY FIVE THOUSAND AND NO/100* * * *	if not paid earlier. Itime shall not exceed a maximum principal amount of: TWO HUNDRED * * * * Dollars (\$ 285,000.00) It in the property of taxes, special assessments, or insurance on the property, with interest on
	by this mortgage may vary according to the terms of that obligation. under which the interest rate may vary is attached to this mortgage and
RIDERS: Commercial	
SIGNATURES: By signing below, I agree to the terms and covenso incorporated onto page 1 of this mortgage form) and in any rider	its contained in this mortgage (including those on page 2 which are hereby a described above and signed by me.
X Naman M. WEED (See	al) (Seel)
(Sec	al} (Seal)
WITNESSES: Fml/By	
ACKNOWLEDGMENT: STATE OF ALABAMA SHELBY	, County sa: , a Notary Public in and for said county and in said state, hereby certify that
NORMAN M. WEED, AN UNMARRIED MAN	
	ing conveyance, and who $\overline{{ m IS}}$ known to me, acknowledged before executed the same voluntarily on the of the
a corporation, signed to the foregoing on this day that, being informed of the contents full authority, executed the same voluntarily for a	of the conveyance, he as such officer and with and as the ect of said corporation.
Given under my head this the My commission expires:	Inst #Notite 1138 ALABAMA

COVENANTS

- 1. Payments. I agree to make all payments on the secured debt when due. Unless we agree otherwise, any payments you receive from me or for my benefit will be applied first to any amounts I owe you on the secured debt (exclusive of interest or principal), second, to interest and then to principal. If partial prepayment of the secured debt occurs for any reason, it will not reduce or excuse any acheduled payment until the secured debt is paid in full.
- 2. Claims against Title. I will pay all taxes, assessments, liens and encumbrances on the property when due and will defend title to the property against any claims which would impair the lien of this mortgage. You may require me to assign any rights, claims or defenses which I may have against parties who supply labor or materials to improve or maintain the property.
- 3. Insurance. I will keep the property insured under terms acceptable to you at my expense and for your benefit. All insurance policies shall include a standard mortgage clause in favor of you. You will be named as loss payee or as the insured on any such insurance policy. Any insurance proceeds may be applied, within your discretion, to either the restoration or repair of the damaged property or to the secured debt. If you require mortgage insurance, I agree to maintain such insurance for as long as you require.
- 4. Property. I will keep the property in good condition and make all repairs reasonably necessary.
- 5. Expenses. I agree to pay all your expenses, including reasonable attorneys' fees if I break any covenants in this mortgage or in any obligation secured by this mortgage. Attorneys' fees include those awarded by an appellate court. I will pay these amounts to you as provided in Covenant 10 of this mortgage.
- 6. Default and Acceleration. If I fail to make any payment when due or break any covenants under this mortgage, any prior mortgage or any obligation secured by this mortgage, you may accelerate the maturity of the secured debt and demand immediate payment and exercise any other remedy available to you. This mortgage gives you the power of sale, which you may also invoke under the circumstances described in the previous sentence. If you invoke the power of sale, you will give notice of the sale by publication once a week for three successive weeks in some newspaper published in the county in which the property or any portion of it is located. This notice will give the time, place and terms of the sale, and a description of the property. After this notice is given, the property will be sold to the highest bidder at public auction at the front door of the County Courthouse of the county in which the notice of sale was published.
- 7. Assignment of Rents and Profits. I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing. I may collect and retain the rents as long as I am not in default. If I default, you, your agent, or a court appointed receiver may take possession and manage the property and collect the rents. Any rents you collect shall be applied first to the costs of managing the property, including court costs and attorneys' fees, commissions to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the secured debt as provided in Covenant 1.
- 8. Waiver of Homestead. I hereby waive all right of homestead exemption in the property.
- 9. Lesseholds: Condominiums: Planned Unit Developments. I agree to comply with the provisions of any lease if this mortgage is on a leasehold. If this mortgage is on a unit in a condominium or a planned unit development, I will perform all of my duties under the covenants, by laws, or regulations of the condominium or planned unit development.
- 10. Authority of Mortgages to Perform for Mortgagor. If I fail to perform any of my duties under this mortgage, you may perform the duties or cause them to be performed. You may sign my name or pay any amount if necessary for performance. If any construction on the property is dicontinued or not carried on in a reasonable manner, you may do whatever is necessary to protect your security interest in the property. This may include completing the construction.

Your failure to perform will not preclude you from exercising any of your other rights under the law or this mortgage.

Any amounts paid by you to protect your security interest will be secured by this mortgage. Such amounts will be due on demand and will bear interest from the date of the payment until paid in full at the interest rate in effect on the secured debt.

- 11. Inspection. You may enter the property to inspect if you give me notice beforehand. The notice must state the reasonable cause for your inspection.
- 12. Condemnation. I assign to you the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be applied as provided in Covenant 1. This assignment is subject to the terms of any prior security agreement.
- 13. Waiver. By exercising any remedy available to you, you do not give up your rights to later use any other remedy. By not exercising any remedy, if I default, you do not waive your right to later consider the event a default if it happens again.
- 14. Joint and Several Liability: Co-algners; Successors and Assigns Bound. All duties under this mortgage are joint and several. If I co-sign this mortgage but do not co-sign the underlying debt I do so only to mortgage my interest in the property under the terms of this mortgage. I also agree that you and any party to this mortgage may extend, modify or make any other changes in the terms of this mortgage or the secured debt without my consent. Such a change will not release me from the terms of this mortgage.

The duties and benefits of this mortgage shall bind and benefit the successors and assigns of either or both of us.

15. Notice. Unless otherwise required by law, any notice to me shall be given by delivering it or by mailing it by certified mail addressed to me at the Property Address or any other address that I tell you. I will give any notice to you by certified mail to your address on page 1 of this mortgage, or to any other address which you have designated.

Any notice shall be deemed to have been given to either of us when given in the manner stated above.

- 16. Transfer of the Property or a Beneficial Interest in the Mortgagor. If all or any part of the property or any interest in it is sold or transferred without your prior written consent, you may demand immediate payment of the secured debt. You may also demand immediate payment if the mortgagor is not a natural person and a beneficial interest in the mortgagor is sold or transferred. However, you may not demand payment in the above situations if it is prohibited by federal law as of the date of this mortgage.
- 17. Release. When I have paid the secured debt in full and all underlying agreements have been terminated, this mortgage will become null and void and you will release this mortgage.

Return to: BYRUSS & BYRUSS, Attorneys FRANK K. BYTOURS

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DESCRIPTION

PART OF LOT 9, BRUSH CREEK FARMS, AS RECORDED IN MAP BOOK 8, PAGE 89, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT THE MOST SOUTHWESTERLY CORNER OF SAID LOT 9; THENCE IN A NORTHERLY DIRECTION ALONG THE WESTERLY LINE OF SAID LOT 9 A DISTANCE OF 893.23 FEET TO A NORTHWEST CORNER OF SAID LOT 9; THENCE 90 DEGREES 25 MINUTES 40 SECONDS RIGHT IN AN EASTERLY DIRECTION ALONG A NORTHERLY LINE OF SAID LOT 9, A DISTANCE OF 130.99 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG LAST DESCRIBED COURSE, AND A PROJECTION THEREOF, A DISTANCE OF 735.00 FEET; THENCE 89 DEGREES 34 MINUTES 20 SECONDS RIGHT IN A SOUTHERLY DIRECTION, A DISTANCE OF 476.00 FEET; THENCE 90 DEGREES 25 MINUTES 40 SECONDS RIGHT IN A WESTERLY DIRECTION, A DISTANCE OF 735.00 FEET; THENCE 89 DEGREES 34 MINUTES 20 SECONDS RIGHT IN A NORTHERLY DIRECTION, A DISTANCE OF 476.00 FEET TO THE POINT OF BEGINNING, CONTAINING 8.03 ACRES, MORE OR LESS.

ALSO AN INGRESS, EGRESS AND UTILITY EASEMENT OVER AND ACROSS PART OF LOTS 9 AND 10 OF SAID BRUSH CREEK FARMS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGIN AT THE MOST SOUTHEASTERLY CORNER OF SAID LOT 9, BRUSH CREEK FARMS, SAID CORNER ALSO BEING THE MOST NORTHEASTERLY CORNER OF SAID LOT 10, BRUSH CREEK FARMS; THENCE IN A NORTHWESTERLY DIRECTION ALONG THE EASTERLY LINE OF SAID LOT 9, A DISTANCE OF 31.53 FEET; THENCE 72 DEGREES 04 MINUTES 43 SECONDS LEFT IN A NORTHWESTERLY DIRECTION A DISTANCE OF 560.37 FEET; THENCE 103 DEGREES 27 MINUTES 10 SECONDS LEFT IN A SOUTHERLY DIRECTION, A DISTANCE OF 15.85 FEET; THENCE 90 DEGREES 25 MINUTES 40 SECONDS RIGHT IN A WESTERLY DIRECTION, A DISTANCE OF 153.45 FEET; THENCE 166 DEGREES 58 MINUTES 30 SECONDS LEFT IN A SOUTHEASTERLY DIRECTION, A DISTANCE OF 637.91 FEET; THENCE 22 DEGREES 19 MINUTES 43 SECONDS RIGHT IN A SOUTHEASTERLY DIRECTION, A DISTANCE OF 105.28 FEET TO A POINT ON THE MOST EASTERLY LINE OF SAID LOT 10; THENCE 130 DEGREES 15 MINUTES LEFT IN A NORTHWESTERLY DIRECTION ALONG THE MOST EASTERLY LINE OF SAID LOT 10, A DISTANCE OF 63.06 FEET TO THE POINT OF BEGINNING.

Nomen M. Weed

Inst # 1996-11323

04/08/1996-11323 09:17 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 003 NCD 441.00