

The true consideration of this instrument is \$1,173,000.00 with the remaining being interest and miscellaneous charges.

**THE STATE OF ALABAMA  
JEFFERSON COUNTY**

**MORTGAGE**

THIS MORTGAGE, made and entered into on this, the 7th day of October, 19 96, by and between

Chace Lake Country Club, Inc.

9 6 1 2 / 4 9 7 1

parties of the first part, and UNION STATE BANK, Birmingham, Alabama, party of the second part,

WITNESSETH, THAT WHEREAS, parties of the first part are justly indebted to party of the second part in the sum of One million one hundred seventy three thousand and no/100----(\$1,173,000.00) Dollars,

\*\*\*

evidenced by one or more promissory note(s), payable at Union State Bank, Birmingham, Alabama. ~~The balance of the said indebtedness with all interest thereon matures and is payable on the~~ DEMAND ~~day of~~

19 \_\_\_\_\_, or in monthly installments of \$ \_\_\_\_\_ each, commencing on the \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_\_, and on the \_\_\_\_\_ day of each month thereafter until entire amount,

~~principal and interest, is fully paid.~~

NOW, THEREFORE IN CONSIDERATION of said indebtedness and in order to secure the same, and any other indebtedness or obligation of parties of the first part, or either of them, to party of the second part, whether as principal debtor, endorser, guarantor, or otherwise, whether now existing or hereafter incurred, parties of the first part do hereby grant, bargain, sell and convey unto party of the second part the following described property, to-wit:

SEE EXHIBIT "A"

\*\*\* As such promissory note exists now or is modified, altered or renewed in the future.

Taxes have been paid on Mortgage filed herewith.

Inst # 1996-35767

Inst # 1996-35767

10/29/1996-35767  
08:32 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
009 MCD 29.50

TO HAVE AND TO HOLD, together with all and singular the rights, tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, unto party of the second part, its successors or assigns, in fee simple.

And parties of the first part, for themselves, their heirs, successors and assigns, do hereby covenant with party of the second part that they are lawfully seized in fee of the said premises; that they have a good right to sell and convey the same; that said premises are free from encumbrance; and that they warrant and will forever defend the title to said premises against the lawful claims and demands of all parties whomsoever.

This conveyance is upon condition, however, that, if parties of the first part shall pay and discharge the indebtedness hereby secured and each installment thereof as the same matures and shall perform each and every covenant herein contained, then this conveyance shall become null and void. But if said parties of the first part should make default in the payment of said indebtedness, or any installment thereof, or the interest thereon, or should they fail to keep any covenant in this mortgage contained, or should they be adjudicated bankrupt, or should the interest or party of the second part in said property become endangered by reason of the enforcement of any other lien or encumbrance thereon, or should a receiver be appointed for parties of the first part, then, in any such event, at the election of party of the second part the entire indebtedness secured hereby shall become immediately due and payable, whether due by the terms hereof or not; and party of the second part, its agent or attorney, is hereby authorized to take possession of the property hereby conveyed, and with or without possession thereof to sell said property at public outcry to the highest bidder, for cash, before the courthouse door of the county in which said property is located, after giving notice of the time, place and terms of sale by publication once a week for three successive weeks in a newspaper published in said county or by giving notice in any other manner authorized by law.

And said party of the second part is authorized, in case of sale under the power herein contained, to execute a conveyance to the purchaser, conveying all the right and claim of said parties of the first part in and to said premises, either at law or in equity. And said party of the second part may purchase said property at any sale hereunder and acquire title thereto as a stranger, and in case of a purchase by party of the second part, said party of the second part, or any person authorized by it in writing, shall have the power to convey all the right, title and interest of parties of the first part in and to said premises by a deed to the party of the second part.

Out of the proceeds of sale party of the second part shall pay, first the costs of advertising, selling, and conveying said property, together with a reasonable attorney's fee of not less than ten percent of the amount of the indebtedness then due; secondly, the amount of the indebtedness due and owing to party of the second part hereby secured, together with the interest thereon, and any taxes, insurance premiums, or other charges that party of the second part may have paid as herein provided; and lastly, the surplus, if any, shall be paid over to parties of the first part, their heirs or assigns.

Parties of the first part covenant that they will pay all taxes and assessments that may be levied against said property, and that they will insure, and will keep insured, the improvements thereon against loss by fire, windstorm and such other perils as may be required or designated by party of the second part, in insurance companies that are acceptable to party of the second part, for their reasonable insurable value and in no event less than the amount of the indebtedness secured by this mortgage. The original policies evidencing said insurance shall be delivered to and kept by party of the second part and shall contain loss clauses acceptable to party of the second part, providing for payment in the event of loss to party of the second part as its interest may appear; and in case of the failure of parties of the first part to pay said taxes or assessments before the same, or any part thereof, become delinquent, or in case of failure to insure the improvements on said property, party of the second part may, at its option, either pay said taxes and assessments and procure said insurance; and the amount of taxes, assessment or insurance premiums as paid shall be secured by this conveyance as fully and to the same extent and under the same conditions as the indebtedness herein above described; or party of the second part may, at its election, proceed to foreclose this mortgage.

Parties of the first part covenant and agree that until all of the indebtedness secured hereby is paid in full, they will not sell, convey, mortgage or otherwise alienate said property, and will not create or suffer any other lien or encumbrance to be created against same, other than taxes and assessments lawfully levied by governmental authorities, without the written consent of party of the second part.

IN WITNESS WHEREOF, parties of the first part have hereto set their hands and seals, on this, the day and year herein first above written.

B. L. Woodfin (L. S.) \_\_\_\_\_ (L. S.)  
Greg Horn (L. S.) \_\_\_\_\_ (L. S.)

THE STATE OF ALABAMA }  
JEFFERSON COUNTY }

I, \_\_\_\_\_, a Notary Public in and for said State and County, hereby certify that \_\_\_\_\_ and \_\_\_\_\_ whose name/names are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance, \_\_\_\_\_ executed the same voluntarily, on the day the same bears date.

Given under my hand and seal on the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_

\_\_\_\_\_  
Notary Public

THE STATE OF ALABAMA }  
JEFFERSON COUNTY }

I, \_\_\_\_\_ the undersigned, \_\_\_\_\_, a Notary Public in and for said State and County, hereby certify that A. L. woodfin and Greg Horn whose name(s) as Treasurer and Secretary respectively, of Chace Lake Country Club, Inc., a corporation, is/are signed to the foregoing conveyance and who is/are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance, they as such officer(s) and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal on the 7th day of October, 19 96

MY COMMISSION EXPIRES  
OCTOBER 5, 2000

Alana Bates  
Notary Public

Parts of the South 1/2 of Northeast 1/4, East 1/2 of Northwest 1/4 and North 1/2 of South 1/2, all in Section 24, Township 19 South, Range 3 West, situated partly in Jefferson County, and partly in Shelby County, Alabama, said parts being more particularly described as follows: From the Northeast corner of said East 1/2 of Northwest 1/4, looking west along the north line of said East 1/2 of Northwest 1/4, turn an angle to the left of 62 degrees 48 minutes and run southwesterly for a distance of 658.60 feet; thence turn an angle to the right of 29 degrees 03 minutes and run southwesterly for a distance of 165.97 feet to the point of beginning of the property herein described; thence turn an angle to the left of 7 degrees 48 minutes and run southwesterly for a distance of 195.58 feet; thence turn an angle to the left of 9 degrees 09 minutes and run southwesterly for a distance of 115.49 feet; thence turn an angle to the left of 7 degrees 36 minutes and run southwesterly for a distance of 203.27 feet; thence turn an angle to the left of 7 degrees 55 minutes and run southwesterly for a distance of 155.74 feet; thence turn an angle to the left of 17 degrees 18 minutes and run southwesterly for a distance of 159.53 feet; thence turn an angle to the left of 12 degrees 11 minutes and run southerly for a distance of 200.06 feet; thence turn an angle to the left of 11 degrees 27 minutes and run southeasterly for a distance of 166.20 feet; thence turn an angle to the left of 4 degrees 46 minutes and run southeasterly for a distance of 100.50 feet; thence turn an angle to the right of 14 degrees 25 minutes and run southerly for a distance of 138.57 feet; thence turn an angle to the left of 0 degrees 43 minutes and run southerly for a distance of 54.79 feet; thence turn an angle to the left of 45 degrees 08 minutes and run southeasterly for a distance of 194.65 feet; thence turn an angle to the right of 30 degrees 09 minutes and run southeasterly for a distance of 129.65 feet; thence turn an angle of 15 degrees 57.5 minutes to the right and run southeasterly for a distance of 98.03 feet; thence turn an angle to the right of 18 degrees 07 minutes and run southwesterly for a distance of 101.31 feet; thence turn an angle to the right of 30 degrees 12 minutes and run southwesterly for a distance of 144.50 feet; thence turn an angle to the right of 6 degrees 49 minutes and run southwesterly for a distance of 164.12 feet; thence turn an angle to the right of 14 degrees 17 minutes and run southwesterly for a distance of 318.99 feet; thence turn an angle to the right of 5 degrees 39 minutes and run southwesterly for a distance of 236.06 feet; thence turn an angle to the right of 24 degrees 32 minutes and run westerly for a distance of 84.97 feet; thence turn an angle to the left of 14 degrees 52.5 minutes and run southwesterly for a distance of 136.27 feet; thence turn an angle to the right of 4 degrees 05 minutes and run southwesterly for a distance of 156.22 feet; thence turn an angle to the left of 1 degrees 01 minutes and

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## LEGAL DESCRIPTION - CONTINUED

run southwesterly for a distance of 89.00 feet; thence turn an angle to the left of 24 degrees 02 minutes and run southwesterly for a distance of 179.59 feet; thence turn an angle to the left of 3 degrees 20 minutes and run southwesterly for a distance of 243.58 feet; thence turn an angle to the left of 3 degrees 05.5 minutes and run southwesterly for a distance of 226.57 feet; thence turn an angle to the right of 1 degrees 42 minutes and run southwesterly for a distance of 116.44 feet; thence turn an angle to the left of 48 degrees 44 minutes and run southerly for a distance of 81.96 feet; thence turn an angle to the left of 13 degrees 14 minutes and run southeasterly for a distance of 119.74 feet; thence turn an angle to the left of 47 degrees 13.5 minutes and run southeasterly for a distance of 100.34 feet; thence turn an angle to the left of 2 degrees 02 minutes and run southeasterly for a distance of 140 feet, more or less, to a point on the north bank of the Cahaba River; thence in an easterly direction along the north bank of the Cahaba River for a distance of 4,300 feet, more or less, to an intersection of said north bank of the river with the west line of the right of way of U.S. Highway #31, said right of way being 300 feet wide, or 150 feet on each side of the centerline of said highway; thence turn an angle to the left and run northwesterly along the west right of way line of said highway for a distance of 934 feet, more or less, to a point at which the highway right of way narrows to 200 feet in width, or 100 feet on each side of the centerline; thence turn an angle to the right of 90 degrees and run northeasterly for a distance of 50 feet; thence turn an angle to the left of 90 degrees and run northwesterly along the west side of said highway right of way for a distance of 757.89 feet; thence turn an angle to the left of 99 degrees 42 minutes and run southwesterly for a distance of 99.61 feet; thence turn an angle to the right of 68 degrees 05 minutes and run northwesterly for a distance of 120.24 feet; thence turn an angle to the left of 66 degrees 58 minutes and run southwesterly for a distance of 154.55 feet; thence turn an angle to the right of 1 degree 38 minutes and run southwesterly for a distance of 170.60 feet; thence turn an angle to the left of 14 degrees 11 minutes and run southwesterly for a distance of 197.30 feet; thence turn an angle to the left of 69 degrees 52 minutes and run southeasterly for a distance of 59.01 feet; thence turn an angle to the left of 2 degrees 02 minutes and run southeasterly for a distance of 58.10 feet; thence turn an angle to the right of 64 degrees 55 minutes and run southwesterly for a distance of 101.05 feet; thence turn an angle of 25 degrees 48 minutes to the right and run southwesterly for a distance of 273.93 feet; thence turn an angle to the right of 81 degrees 54 minutes and run northwesterly for a distance of 52.65 feet; thence turn an angle to the left of 22 degrees 05 minutes and run northwesterly for a distance of 71.46 feet; thence turn an angle to the left of 65 degrees 36 minutes and run southwesterly for a

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distance of 217.16 feet; thence turn an angle to the left of 18 degrees 48 minutes and run southwesterly for a distance of 119.52 feet; thence turn an angle to the right of 145 degrees 34 minutes and run northerly for a distance of 150.40 feet; thence turn an angle to the right of 28 degrees 36 minutes and run northeasterly for a distance of 108.13 feet; thence turn an angle to the right of 2 degrees 41 minutes and run northeasterly for a distance of 98.20 feet; thence turn an angle to the left of 80 degrees 49 minutes and run northwesterly for a distance of 130.71 feet; thence turn an angle to the right of 61 degrees 23 minutes and run northeasterly for a distance of 59.30 feet; thence turn an angle to the left of 57 degrees 40 minutes and run northwesterly for a distance of 173.49 feet; thence turn an angle to the left of 8 degrees 52 minutes and run northwesterly for a distance of 167.68 feet; thence turn an angle to the right of 21 degrees 28 minutes and run northwesterly for a distance of 58.68 feet; thence turn an angle to the left of 4 degrees 39 minutes and run northwesterly for a distance of 202.36 feet; thence turn an angle to the right of 7 degrees 34 minutes and run northwesterly for a distance of 93.42 feet; thence turn an angle to the right of 20 degrees 16 minutes and run northwesterly for a distance of 120.76 feet; thence turn an angle to the left of 0 degrees 08 minutes and run northwesterly for a distance of 101.15 feet; thence turn an angle to the right of 45 degrees 53 minutes and run northeasterly for a distance of 55.53 feet; thence turn an angle to the left of 16 degrees 46 minutes and run northeasterly for a distance of 116.72 feet; thence turn an angle to the left of 18 degrees 21 minutes and run northerly for a distance of 147.42 feet; thence turn an angle to the left of 73 degrees 23 minutes and run northwesterly for a distance of 134.36 feet; thence turn an angle to the right of 0 degrees 07 minutes and run northwesterly for a distance of 81.68 feet to the point of beginning.

ALSO, THE FOLLOWING DESCRIBED PROPERTY:

PARCEL I

Part of the Northeast 1/4 of the Northwest 1/4 of Section 24, Township 19 South, Range 3 West, Jefferson County, Alabama, being more particularly described as follows:

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## PARCEL 1 CONTINUED:

From the Northwest corner of the Northwest 1/4 of the Northeast 1/4 of said Section 24, run in an easterly direction along the north line of said Northwest 1/4 of Northeast 1/4 for a distance of 267.00 feet; thence turn an angle to the right of 83 degrees 30 minutes and run in a southeasterly direction for a distance of 509.50 feet; thence turn an angle to the right of 39 degrees 36 minutes 19 seconds and run in a southwesterly direction for a distance of 457.0 feet; thence turn an angle to the right of 110 degrees 30 minutes and run in a northerly direction for a distance of 104.00 feet to an existing iron pin being the point of beginning; thence turn an angle to the left of 67 degrees 40 minutes 45 seconds and run in a northwesterly direction for a distance of 262.16 feet to an existing iron pin; thence turn an angle to the left of 155 degrees 41 minutes 33 seconds and run in a southeasterly direction for a distance of 51.76 feet; thence turn an angle to the left of 29 degrees 53 minutes 42 seconds and run in a southeasterly direction for a distance of 81.68 feet; thence turn an angle to the left of 0 degrees 07 minutes and run in a southeasterly direction for a distance of 134.36 feet, more or less, to the point of beginning.

## PARCEL II

Part of the Southwest 1/4 of the Northeast 1/4 of Section 24, Township 19 South, Range 3 West, Jefferson County, Alabama, being more particularly described as follows:

From the Northeast corner of the Northeast 1/4 of the Northwest 1/4 of said section, looking in a westerly direction along the north line of Northeast 1/4 of Northwest 1/4, turn an angle to the left of 62 degrees 48 minutes and run in a southwesterly direction for a distance of 658.60 feet; thence turn an angle to the right of 29 degrees 03 minutes and run in a southwesterly direction for a distance of 165.97 feet; thence turn an angle to the left of 127 degrees 39 minutes and run in a southeasterly direction for a distance of 81.68 feet; thence turn an angle to the left of 0 degrees 07 minutes and run in a southeasterly direction for a distance of 134.36 feet; thence turn an angle to the right of 73 degrees 23 minutes and run in a southerly direction for a distance of 147.42 feet; thence turn an angle to the right of 18 degrees 21 minutes and run in a southwesterly direction for a distance of 116.72 feet; thence turn an angle to the right of 16 degrees 46 minutes and run in a southwesterly direction for a distance of 55.53 feet; thence turn an angle to the left of 45 degrees 53 minutes and run in a

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southeasterly direction for a distance of 101.15 feet; thence turn an angle to the right of 0 degrees 08 minutes and run in a southeasterly direction for a distance of 120.76 feet; thence turn an angle to the left of 20 degrees 16 minutes and run in a southeasterly direction for a distance of 93.42 feet; thence turn an angle to the left of 7 degrees 34 minutes and run in a southeasterly direction for a distance of 202.36 feet; thence turn an angle to the right of 4 degrees 39 minutes and run in a southeasterly direction for a distance of 58.68 feet; thence turn an angle to the left of 21 degrees 28 minutes and run in a southeasterly direction for a distance of 167.68 feet; thence turn an angle to the right of 8 degrees 52 minutes and run in a southeasterly direction for a distance of 173.49 feet; thence turn an angle to the right of 57 degrees 40 minutes and run in a southerly direction for a distance of 59.30 feet; thence turn an angle to the left of 61 degrees 23 minutes and run in a southeasterly direction for a distance of 130.71 feet to the point of beginning; thence turn an angle to the right of 80 degrees 49 minutes and run in a southwesterly direction for a distance of 98.20 feet; thence turn an angle to the left of 2 degrees 41 minutes and run in a southwesterly direction for a distance of 108.13 feet; thence turn an angle to the left of 28 degrees 36 minutes and run in a southerly direction for a distance of 150.40 feet; thence turn an angle to the left of 145 degrees 34 minutes and run in a northeasterly direction for a distance of 119.52 feet; thence turn an angle to the right of 18 degrees 48 minutes and run in a northeasterly direction for a distance of 217.16 feet; thence turn an angle to the left of 107 degrees 16 minutes 16 seconds and run in a northwesterly direction for a distance of 171.47 feet to the point of beginning.

## PARCEL III

Part of the West 1/2 of the Northeast 1/4 of Section 24, Township 19 South, Range 3 West, Jefferson County, Alabama, being more particularly described as follows:

From the intersection of the north bank of the Cahaba River and the west line of the right-of-way of U.S. Highway #31, run north along the west line of said road right-of-way for a distance of 934 feet, more or less, to a point at which the highway right-of-way narrows to 200 feet in width; thence turn an angle to the right of 90 degrees and run northeasterly for a distance of 50 feet; thence turn an angle to the left of 90 degrees and run northwesterly along the west line of said highway right-of-way for a distance of 757.89 feet; thence turn an angle to the left of 99 degrees 42 minutes and run southwesterly for a distance of 99.61 feet; thence turn an angle to the right of 68 degrees 05 minutes and run northwesterly for a

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distance of 120.24 feet; thence turn an angle to the right of 121 degrees 50 minutes 55 seconds and run in a northeasterly direction for a distance of 161.25 feet to a point on the westerly right-of-way line of said U.S. Highway #31; thence turn an angle to the right of 89 degrees 46 minutes 05 seconds and run in a southeasterly direction along said right-of-way line for a distance of 85 feet, more or less, to the point of beginning.

#### PARCEL IV

Part of the Southwest 1/4 of the Northeast 1/4 of Section 24, Township 19 South, Range 3 West, Jefferson County, Alabama, being more particularly described as follows:

From the Northeast corner of the Northeast 1/4 of Northwest 1/4 of said section, looking in a westerly direction along the north line of Northeast 1/4 of Northwest 1/4, turn an angle to the left of 62 degrees 48 minutes and run in a southwesterly direction for a distance of 658.60 feet; thence turn an angle to the right of 29 degrees 03 minutes and run in a southwesterly direction for a distance of 165.97 feet; thence turn an angle to the left of 127 degrees 39 minutes and run in a southeasterly direction for a distance of 81.68 feet; thence turn an angle to the left of 0 degrees 07 minutes and run in a southeasterly direction for a distance of 134.36 feet; thence turn an angle to the right of 73 degrees 23 minutes and run in a southerly direction for a distance of 147.42 feet; thence turn an angle to the right of 18 degrees 21 minutes and run in a southwesterly direction for a distance of 116.72 feet; thence turn an angle to the right of 16 degrees 46 minutes and run in a southwesterly direction for a distance of 55.53 feet; thence turn an angle to the left of 45 degrees 53 minutes and run in a southeasterly direction for a distance of 101.15 feet; thence turn an angle to the right of 0 degrees 08 minutes and run in a southeasterly direction for a distance of 120.76 feet; thence turn an angle to the left of 20 degrees 16 minutes and run in a southeasterly direction for a distance of 93.42 feet; thence turn an angle to the left of 7 degrees 34 minutes and run in a southeasterly direction for a distance of 202.36 feet; thence turn an angle to the right of 4 degrees 39 minutes and run in a southeasterly direction for a distance of 58.68 feet; thence turn an angle to the left of 21 degrees 28 minutes and run in a southeasterly direction for a distance of 167.68 feet; thence turn an angle to the right of 8 degrees 52 minutes and run in a southeasterly direction for a distance of 173.49 feet; thence turn an angle to the right of 57 degrees 40 minutes and run in a southerly direction for a distance of 59.30 feet; thence turn an angle to the left of 61 degrees 23 minutes and run in a southeasterly direction for a distance of 130.71 feet;

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thence turn an angle to the right of 80 degrees 49 minutes and run in a southwesterly direction for a distance of 98.20 feet; thence turn an angle to the left of 3 degrees 41 minutes and run in a southwesterly direction for a distance of 108.13 feet; thence turn an angle to the left of 28 degrees 36 minutes and run in a southerly direction for a distance of 150.40 feet; thence turn an angle to the left of 145 degrees 34 minutes and run in a northeasterly direction for a distance of 119.52 feet; thence turn an angle to the right of 18 degrees 48 minutes and run in a northeasterly direction for a distance of 217.16 feet; thence turn an angle to the right of 65 degrees 36 minutes and run in a southeasterly direction for a distance of 48.92 feet to the point of beginning; thence continue along last mentioned course for a distance of 22.54 feet; thence turn an angle to the right of 22 degrees 05 minutes and run in a southeasterly direction for a distance of 52.65 feet; thence turn an angle to the left of 81 degrees 55 minutes and run in a northeasterly direction for a distance of 273.93 feet; thence turn an angle to the left of 25 degrees 48 minutes and run in a northeasterly direction for a distance of 101.05 feet; thence turn an angle to the left of 64 degrees 55 minutes and run in a northwesterly direction for a distance of 58.10 feet; thence turn an angle to the right of 2 degrees 02 minutes and run in a northwesterly direction for a distance of 33.01 feet; thence turn an angle to the left of 140 degrees 06 minutes 50 seconds and run in a southwesterly direction for a distance of 140.15 feet; thence turn an angle to the right of 57 degrees 00 minutes and run in a southwesterly direction for a distance of 149.36 feet; thence turn an angle to the left of 90 degrees and run in a southeasterly direction for a distance of 36 feet; thence turn an angle to the right of 90 degrees and run in a southwesterly direction for a distance of 30 feet; thence turn an angle to the right of 90 degrees and run in a northwesterly direction for a distance of 36 feet; thence turn an angle to the left of 90 degrees and run in a southwesterly direction for a distance of 115 feet, more or less, to the point of beginning.

10/29/1996-35767  
08:32 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
29.50

Inst # 1996-35767

State of Alabama - Jefferson County

I certify this instrument filed on:

1996 OCT 18 A.M. 08:34

Recorded and \$ 1,759.50 Mtg. Tax

and \$ 24.50 Deed Tax and Fee Amt.  
\$ Total \$ 1,784.00

GEORGE R. REYNOLDS, Judge of Probate



9612/4971