

Inst # 1997-08539

03/19/1997-08539
03:51 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
906 NCB 188.00

Inst # 1997-08539

MORTGAGE

011102

☐ If checked, this mortgage secures Future Advances.

THIS MORTGAGE is made this 17TH day of MARCH 19 97, between the Grantor, JAMES HARVEY MORRIS AND BOBBIE JEAN MORRIS, HUSBAND AND WIFE

(herein "Borrower"), and Mortgagee HOUSEHOLD FINANCE CORPORATION OF ALABAMA, a corporation organized and existing under the laws of ALABAMA whose address is 1845 MONTGOMERY HWY, SUITE 233, HOOVER, AL 35244 (herein "Lender").

The following paragraph preceded by a checked box is applicable.

☒ WHEREAS, Borrower is indebted to Lender in the principal sum of \$ 57,999.55, evidenced by Borrower's Loan Agreement dated MARCH 17, 1997 and any extensions or renewals thereof (including those pursuant to any Renegotiable Rate Agreement) (herein "Note"), providing for monthly installments of principal and interest, including any adjustments to the amount of payments or the contract rate if that rate is variable, with the balance of the indebtedness, if not sooner paid, due and payable on MARCH 17, 2027;

☐ WHEREAS, Borrower is indebted to Lender in the principal sum of \$ _____, or so much thereof as may be advanced pursuant to Borrower's Revolving Loan Agreement dated _____ and extensions and renewals thereof (herein "Note"), providing for monthly installments, and interest at the rate and under the terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and providing for a credit limit stated in the principal sum above and an initial advance of \$ _____;

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, including any increases if contract rate is variable, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in SHELBY County, Alabama:

SITUATED IN SHELBY COUNTY, ALABAMA TO-WIT:
WEST ONE-HALF (W 1/2) OF SOUTHEAST QUARTER (SE 1/4) OF
SOUTHWEST QUARTER (SW 1/4), SECTION 22, TOWNSHIP 21, RANGE 1
WEST, EXCEPT THE FOLLOWING DESCRIBED LOT: COMMENCE AT THE
SOUTHEAST CORNER OF SAID SOUTHEAST QUARTER (SE 1/4) OF
SOUTHWEST QUARTER (SW 1/4) AND RUN WEST ALONG THE SOUTH LINE
OF SAID FORTY ACRES 660 FEET TO THE POINT OF BEGINNING;
THENCE TURN AN ANGLE OF 90 DEGREES 26 MINUTES TO THE RIGHT
AND RUN NORTH 100 FEET TO THE SOUTH LINE OF A ROADWAY OR
EASEMENT; THENCE ALONG SAME RUN WEST 446 FEET TO THE EAST
LINE OF THE ROAD LEADING TO LOUISE G. SARRON RESIDENCE;
THENCE ALONG THE LAST MENTIONED ROAD RUN SOUTH 100 FEET TO
THE SOUTH LINE OF SAID FORTY ACRES; THENCE ALONG THE SOUTH
LINE OF SAID FORTY ACRES, RUN EAST 446 FEET TO THE POINT OF
BEGINNING OF SAID EXCEPTION.

LESS AND EXCEPT:

COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER

(SE 1/4) OF SOUTHWEST QUARTER (SW 1/4), SECTION 22,
TOWNSHIP 21 SOUTH, RANGE 1 WEST, BEING AN IRON PIN WITH
CONCRETE MONUMENT (GSPC) BEING THE POINT OF BEGINNING OF THE

CONTINUED ON ATTACHED EXHIBIT A

ORIGINAL



TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use of non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note, including any variations resulting from changes in contract rate and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 16 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 16 the Property is acquired by Lender, Borrower's rights to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly

affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 14. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear, or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Borrower's address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

13. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

14. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

15 Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 14.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

16. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 14 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date



specified in the notice may result in acceleration of the sums secured by this Security Instrument, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the nonexistence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 16, including, but not limited to, reasonable attorneys' fees (not exceeding 15% of the unpaid indebtedness if paid to an attorney who is not an employee of the mortgagee) and costs of title evidence.

If Lender invokes the power of sale, Lender shall give a copy of a notice to Borrower in the manner provided in paragraph 12. Lender shall publish notice of sale once a week for three consecutive weeks in a newspaper published in Shelby County, Alabama, and thereupon shall sell the Property to the highest bidder at public auction at the front door of the County Courthouse of this County. Lender shall deliver to the purchaser Lender's deed conveying the Property. Lender or its designee may purchase the Property at any sale. Borrower covenants and agrees that the proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorney's fees; (b) to all sums secured by this Security Instrument, and (c) any excess to the person or persons legally entitled to it.

17. Lender in Possession. Upon acceleration under paragraph 16 or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

18. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

19. Waivers. Borrower waives all right of homestead exemption in the Property and relinquishes all rights of curtesy and dower in the Property.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

WITNESSES:

Andrew McDonnough
Andrew McDonnough

Andrew McDonnough
Andrew McDonnough

James Harvey Morris (SEAL)
James Harvey Morris -Borrower

Bobbie Jean Morris (SEAL)
Bobbie Jean Morris -Borrower

STATE OF ALABAMA, Shelby County ss:

On this 17th day of March, 1997, I, Shannon B Vaughan
a Notary Public in and for said County and in said state, hereby certify that James Harvey Morris and Bobbie Jean Morris, husband and wife, whose name(s) are signed to the foregoing conveyance, and who are known to me, acknowledged before me that, being informed of contents of the conveyance, executed the same voluntarily as their act
on the date the same bears date.

Given under my hand and seal of office this the 17th day of March, 1997

My Commission expires: 8/30/97

Shannon B Vaughan
Notary Public Shannon B Vaughan

This Instrument was prepared by (Name) Alethea S Gilmore
(Address) 1845 Montgomery Hwy #233 Hoover AL 35244

(Space Below This Line Reserved For Lender and Recorder)

Return To:
Household Finance Corporation
577 Lamont Road
Elmhurst, IL 60126



PARCEL OF LAND HEREIN DESCRIBED; THENCE NORTH 1 DEGREE 30 MINUTES WEST (MB) FOR A DISTANCE OF 460.00 FEET TO A POINT, IRON PIN; THENCE TURN AN ANGLE OF 108 DEGREES 27 MINUTES TO THE RIGHT AND PROCEED SOUTH 76 DEGREES 03 MINUTES EAST (MB) FOR A DISTANCE OF 332.05 FEET TO A POINT, IRON PIN; THENCE TURN AN ANGLE OF 88 DEGREES 25 MINUTES 30 SECONDS TO THE RIGHT AND PROCEED SOUTH 11 DEGREES 22 MINUTES 30 SECONDS WEST (MB) FOR A DISTANCE OF 266.42 FEET TO A POINT, BEING APPROXIMATELY 20 FEET FROM THE CENTER OF COUNTY ROAD #343 AND HAVING NO RECORDED RIGHT OF WAY; THENCE TURN AN ANGLE OF 14 DEGREES 56 MINUTES TO THE LEFT AND PROCEED SOUTH 3 DEGREES 32 MINUTES 30 SECONDS EAST (MB) FOR A DISTANCE OF 94.58 FEET TO A POINT, IRON PIN, BEING APPROXIMATELY 25 FEET FROM THE CENTER OF SAID CO. RD.; THENCE TURN AN ANGLE OF 91 DEGREES 40 MINUTES TO THE RIGHT AND PROCEED SOUTH 88 DEGREES 07 MINUTES 30 SECONDS WEST (MB) FOR A DISTANCE OF

262.30 FEET TO THE POINT OF BEGINNING. SAID PROPERTY IS LYING IN THE SOUTHEAST QUARTER (SE 1/4) OF SOUTHWEST QUARTER (SW 1/4) OF SECTION 22, TOWNSHIP 21 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA, AND CONTAINS 2.636 ACRES, MORE OR LESS.

LESS AND EXCEPT:

COMMENCE AT THE NORTHWEST (NW) CORNER OF SOUTHEAST QUARTER (SE 1/4) OF THE SOUTHWEST QUARTER (SW 1/4), SECTION 22, TOWNSHIP 21 SOUTH, RANGE 1 WEST, BEING AN IRON PIN FOUND IN PLACE, THENCE NORTH 87 DEGREES 49 MINUTES 39 SECONDS EAST (MAGNETIC BEARING), ALONG THE QUARTER-QUARTER (1/4-1/4) LINE, FOR A DISTANCE OF 665.61 FEET TO A POINT, IRON PIN; THENCE TURN AN ANGLE OF 90 DEGREES 19 MINUTES TO THE RIGHT AND PROCEED SOUTH 1 DEGREE 51 MINUTES, 30 SECONDS EAST (MB) FOR A DISTANCE OF 655.00 FEET TO A POINT, IRON PIN, THENCE SOUTH 87 DEGREES 49 MINUTES 30 SECONDS WEST (MB) FOR A DISTANCE OF 669.61 FEET TO A POINT, IRON PIN; THENCE NORTH

1 DEGREE 30 MINUTES WEST (MB) FOR A DISTANCE OF 655.00 FEET TO THE POINT OF BEGINNING.

ALSO THE RIGHT OF INGRESS AND EGRESS OVER AND ALONG THE FOLLOWING DESCRIBED 31 FOOT STRIP OF LAND:

COMMENCE AT THE NORTHWEST (NW) CORNER OF SOUTHEAST QUARTER (SE 1/4) OF THE SOUTHWEST QUARTER (SW 1/4), SECTION 22, TOWNSHIP 21 SOUTH, RANGE 1 WEST, BEING AN IRON PIN FOUND IN PLACE, THENCE NORTH 87 DEGREES 49 MINUTES 30 SECONDS EAST (MAGNETIC BEARING), ALONG THE QUARTER-QUARTER (1/4-1/4) LINE, FOR A DISTANCE OF 665.61 FEET TO A POINT, IRON PIN; THENCE TURN AN ANGLE OF 90 DEGREES 19 MINUTES TO THE RIGHT AND PROCEED SOUTH 1 DEGREE 51 MINUTES 30 SECONDS EAST (MB) FOR A DISTANCE OF 655.00 FEET TO A POINT, IRON PIN, TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 1 DEGREE 51 MINUTES 30 SECONDS EAST FOR A DISTANCE OF 419 FEET TO THE POINT OF INTERSECTION WITH THE NORTH MARGIN OF COUNTY RD. #343; THENCE SOUTHWESTERLY ALONG THE SAID NORTH MARGIN OF

COUNTY RD. #343 FOR A DISTANCE OF 110 FEET, MORE OR LESS, TO A POINT; THENCE NORTH 1 DEGREE 51 MINUTES 30 SECONDS WEST (MB), BEING A LINE 30 FEET FROM AND PARALLEL TO THE EAST PROPERTY LINE, FOR A DISTANCE OF 620.49 FEET TO A POINT; THENCE NORTH 87 DEGREES 48 MINUTES 30 SECONDS EAST A DISTANCE OF 30 FEET TO POINT OF BEGINNING.

LESS AND EXCEPT:

COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER, SECTION 22, TOWNSHIP 21 SOUTH, RANGE 1 WEST, BEING AN IRON AND CONCRETE MONUMENT IN ACCORDANCE WITH A SURVEY BY JAMES L RAY, JR REGISTERED L.S. #1841, DATED MARCH 11, 1976; THENCE RUN EASTERLY ALONG THE SOUTH BOUNDARY OF SAID QUARTER-QUARTER SECTION, IN ACCORDANCE WITH SAID J.L. RAY SURVEY FOR 474.37 FEET; THENCE TURN AN ANGLE OF 85 DEGREES 56 MINUTES 06 SECONDS TO THE LEFT AND RUN NORTHERLY FOR 123.50 FEET TO AN IRON, BEING THE POINT OF BEGINNING OF THE PARCEL HEREIN DESCRIBED; THENCE CONTINUE ALONG THE LAST DESCRIBED COURSE FOR 314.71 FEET TO AN IRON;



THENCE TURN AN ANGLE OF 123 DEGREES 58 MINUTES 14 SECONDS TO THE LEFT AND RUN 179.72 FEET TO AN IRON; THENCE TURN AN ANGLE OF 46 DEGREES 51 MINUTES 41 SECONDS TO THE LEFT AND RUN 220.00 FEET TO AN IRON; THENCE TURN AN ANGLE OF 100 DEGREES 14 MINUTES 28 SECONDS TO THE LEFT AND RUN 184.13 FEET TO THE POINT OF BEGINNING. SAID PARCEL IS LYING IN THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER, SECTION 22, TOWNSHIP 21 SOUTH, RANGE 1 WEST, AND CONTAINS 1.0 ACRE, MORE OR LESS.

SUBJECT TO EASEMENTS, RESERVATIONS, RESTRICTIONS AND RIGHTS OF WAY OF RECORD, IF ANY. ADDRESS 273 HWY 343. TAX MAP OR PARCEL ID NO. 21-5-22-0-000-003.000.

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