This instrument was prepared by DINA POMPER/LEADERS IN LENDING Record and Return to: LEADERS IN LENDING LLC 103 EUCLID AVENUE BIRMINGHAM, ALABAMA 35213  (Space Above This Line For Recording Data)  MORTGAGE  THIS MORTGAGE ("Security Instrument") is MANCHEST, 1997  WHE  LEADERS IN LENDING LLC  ("Borrower"). This Security Instrument is gi  LEADERS IN LENDING LLC  under the lawsTME STATE OF ALABAMA  ("Borrower"). This Security Instrument is gi  LEADERS (U.S. \$144,909.00  this Security Instrument ("Note"), which provides for monthly payments, with the full debt; if, not paid earlier on APRIL 1, 2027  debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the other sums, with interest, advanced under paragraph 7 to protect the security Instrument; and formance of Borrower's covenants and agreements under this Security Instrument and the Note. For this Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sa following described property loghtfully in the security instrument; and formance of Borrower's covenants and agreements under this Security Instrument and the Note. For this Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sa following described property loghtfully in the security instrument and county, Alabame:	This instrument was prepared by DINA POMPERICEADERS IN LENDING Record and Return to: LEADERS IN LENDING LLC 103 EUCLID AVENUE  INTERPRETATION OF THIS Line For Recording Desc.  (Space Above This Line For Recording Desc.)  MORTGAGE  THIS MORTGAGE ("Security Instrument") is PRANCES I. 1977 The grantor WAYNE J. OSMUNDSON IR. and MIFE. JUDITH H. OSMUNDSON  ("Borrower"). This Security Instrument is g which is organized and existi under the lawTells STATE OF ALABAMA 103 EUCLID AVENUE BIRMINGHAM. ALABAMA 33213 Borrower ower Lender the principal Gementation of the More and whose address is 103 EUCLID AVENUE BIRMINGHAM. ALABAMA 33213 Borrower ower Lender the principal Gementation of the More and More address is 103 EUCLID AVENUE BIRMINGHAM. ALABAMA 33213 Borrower ower Lender the principal Gementation of the More and More and More address is 103 EUCLID AVENUE BIRMINGHAM. ALABAMA 33213 Borrower ower Lender the principal Gementation of the More and More an				ŏ
DINA POMPERIZADERS IN LENDING Record and Return to: LEADERS IN LENDING LIC  103 EUCLID AVENUE BIRMINGHAM, ALABAMA 35213  (Space Above This Line For Recording Death, 1997  This grantor WAYNE 1. OSMUNDSON IR. and MIFE. JUDITH H. OSMUNDSON  LEADERS IN LENDING LIC  Under the lawITHE STATE OF ALABAMA  103 EUCLID AVENUE BIRMINGHAM, ALABAMA 35213  ("Lender").  Borrower over Lender the principal Quentitudes for monthly payments, with the full debt. (f,not paid earlier on APRIL 1, 2027  debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the other sums, with interest, advanced under paragraph 7 to protect the security Instrument; arrowners overants and agreements under this Security Instrument; arrowners of Borrower's covenants and agreements under this Security Instrument; arrowners des hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of as Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of as Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of as Borrower's covenants and agreements under this Security Instrument and the Note. For this Security Instrument and the Note of the Security Instrument and the Note. For this Security Instrument and the Note of Security Instrument in Security Instrumen	DINA POMPENIZACIERS IN LENDING Record and Return to:  LEADERS IN LENDING LIC  (Space Above This Like For Recording Desc.)  ("Borrower Over Like This Space For Recording Desc.)  (Space Above This Like For Recording Desc.)  ("Borrower Over Space For Recording Desc.)  (Space Above This Like For Recording Desc.)  (Space Above This Like For Recording Desc.)  (Space Above This Like For Recording Desc.)  ("Borrower Over This Like For Recording Desc.)  (Space Above This Like For Recording Desc.)  ("Borrower Over This Like For Recording Desc.)  ("Borrower Over This Like For Recording Desc.)  ("Borrower Over This Like For Recording Desc.)  ("Borrower Ov	Loan No. 071001394-AUS		7~10686	1
Record and Return to:  LEADERS IN LENDING LLC  103 EUCLID AVENUE  BIRMINGHAM, ALABAMA 38213  (Space Above This Line For Recording Data). GRATTE TED  MORTGAGE  THIS MORTGAGE ("Security Instrument") is TRANCHESI, 1997  The grantor WAYNE 1. OSMUNDSON IR. and HIFE. JUDITH H. OSMUNDSON  ("Borrower"). This Security Instrument is git under the 1svaTME STATE OF ALABAMA. S213  ("Lender").  Borrower owes Lender the principal Quentitated Forty Four Thousand Nine Hundred and 00/100  bolliars (U.S. <u>s144-790.00</u> ). This debt is evidence this Security Instrument ("Note"), which provides for monthly payments, with the full debt. (Inot paid earlier on APRIL 1, 2027  debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; are formance of Borrower's covenants and agreements under this Security Instrument and the Note. For this Seronwar's covenants and agreements under this Security Instrument and the Note. For this Seronwar does hereby mortgage, grant and convey to Lander and Lender's successors and assigns, with power of sa following described property logistics in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.  The proceeds of this loan have been applied on the purchase price of the property described herein, conveyed to mortgagors simultaneously herewith.	LEADERS IN LENDING LC  (Space Above This Lies For Recording Data)  (Space Above This Lies For Recording Data)  MORTGAGE  THIS MORTGAGE ("Security Instrument") is PLANCING I. 197  The grantor WAYNE I. OSMUNDSON IR. and MIFE. JUDITH H. OSMUNDSON  ["Borrower"). This Security Instrument is generally stated and whose schedus is and schedus in the scenario of the Note; ("Lender"). This security Instrument ("Note"), which provides for monthly payments, with the full debt. (4, not paid sent) this Security Instrument ("Note"), which provides for monthly payments, with the full debt. (4, not paid sent) to APRIL 1, 2027  This security Instrument ("Note"), which provides for monthly payments, with the full debt. (4, not paid sent) to APRIL 1, 2027  This security Instrument and the Note. (b) the other sums, with interest, solvened under paragraph 7 to protect the security of this Security Instrument and the Note. For this sorrower does hereby covenants and agreements under this Security Instrument and the Note. For this sorrower does hereby covenants and agreements under this Security Instrument and the Note. For this Security Instrument and the Note of the Note of the Note of the Note			199	76
Record and Return to:  LEADERS IN LENDING LLC  103 EUCLID AVENUE  BIRMINGHAM, ALABAMA 35213  (Space Above This Line For Recording Data 1 May 1005 18 MORTGAGE  THIS MORTGAGE ("Security Instrument") is TRACKES 1, 1997  The grantor WAYNE 1. OSMUNDSON IR. and MIFE. JUDITH H. OSMUNDSON  ["Borrower"). This Security Instrument is gi  LEADERS IN LENDING LLC  ("Borrower"). This Security Instrument is gi  LEADERS IN LENDING LLC  ("Borrower"). This Security Instrument is gi  Borrower owes Lender the principal Queen Named of Porty Four Thousand Nine Hundred and 00/100  Dollars (U.S. 144,200.00  this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if, not paid earlier on APRIL 1, 2027  debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the other sums, with interest, advanced under paragraph 7 to protect the security Instrument; ar formance of Borrower's covenants and agreements under this Security Instrument; ar formance of Borrower's covenants and agreements under this Security Instrument; ar formance of Borrower's covenants and agreements under this Security Instrument; ar formance of Borrower's covenants and agreements under this Security Instrument; ar formance of Borrower's covenants and agreements under this Security Instrument and the Note. For this Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sa following described property legistest in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.  The proceeds of this loan have been applied on the purchase price of the property described herein, conveyed to mortgagors simultaneously herewith.	RECORD AN LENDING LLC  103 SECULD AVENUE BIRMINGHAM, ALABAMA 3213  (Space Above This Like For Recording Data) County Instrument is go MORTGAGE  THIS MORTGAGE ("Security Instrument") is PRANCHED 1997  The grantor WAYNE I. OSHUNDSON IR. and MIFE. JUDITH H. OSHUNDSON  [EADERS IN LENDING LLC  Under the laws real STATE OF ALABAMA  103 SUCCID AVENUE BIRMINGHAM, ALABAMA 35213  Borrower oves Lender the principal (Despitability Four Thousand Nine Hundred and 00/100  bottlars (U. S. 144,200,00  This decirity Instrument ("Note"), which provides for monthly payments, with the full debt, (finot paid serify on ARIL 1, 2027  In Security Instrument ("Note"), which provides for monthly payments, with the full debt, (finot paid serify on ARIL 1, 2027  Others (U. S. 144,200,00  This Security Instrument ("Note"), which provides for monthly payments, with the full debt, (finot paid serify on ARIL 1, 2027  Others will be advanced under paragraph 7 to protect the security of this Security Instrument formance of Borrower's covariants and spressents under this Security Instrument and the Note. For this Secur	, , , , , , , , , , , , , , , , , , , ,		·	9
LEADERS IN LENDING LLC  (Space Above This Lise For Recording Data)  MORTGAGE  THIS MORTGAGE ("Security Instrument") is TRANCING. ("Borrower"). This Security Instrument is gi  which is organized and existing  LEADERS IN LENDING LLC  Under the Isvs Total STATE OF ALABAMA  JOS EUCLID AVENUE BIRMINGHAM, ALABAMA 35213  Borrower owas Lender the principal Quantituded Forty Four Thousand Nine Hundred and 00/100  Dilars (U.S., 144,990.00  I. This debt is evidence this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if, not paid earlier on APRIL 1, 2027  debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the other sums, with interest, advanced under paragraph 7 to protect the security Instrument; and the Note. For this Security Instrument and the Note. For this Serrower does hereby mortgage, grant and convey to Lander and Lender's successors and assigns, with power of as following described property logistics in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.  The proceeds of this loan have been applied on the purchase price of the property described herein, conveyed to mortgagors simultaneously herewith.	IEADERS IN LENDING LIC  UNDER THIS MORTGAGE ("Security Instrument") Is FAMICHET, 1997  The grantor WAYNE I, OSMUNDSON IR. and WIFE, JUDITH H, OSMUNDSON  LEADERS IN LENDING LIC  Under the lawrifet STATE OF ALABAMA  103 SUCLID AVENUE BIRMINGHAM, ALABAMA 35213  Borrower owes Lender the principal Committed Forty Four Thousand Nine Hundred and 00/100  Dollars (U.S., 3144,900.00  this Security Instrument ("Note"), which provides for monthly payments, with the full debt, 14,not paid early on ARRIL 1, 2027  This security Instrument ("Note"), which provides for monthly payments, with the full debt, 14,not paid early on ARRIL 1, 2027  This security Instrument ("Note") of the Note, with interest, and all renewals, extensions and modifications of the Note; (b) to other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument and the Note. For this Service of Borrower's covernants and agreements under this Security Instrument and the Note. For this Service of Borrower's covernants and agreements under this Security instrument and the Note. For this formance of Borrower's covernants and agreements under this Security of this Security Instrument and the Note. For this Service of Borrower does hereby mortgage, grant and donvey to Lander and Lender's successors and assigns, with power of following described property locks with the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.  The proceeds of this loan have been applied on the purchase price of the property described herein, conveyed to mortgagors simultaneously herewith.			·e	
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(Space Above This Line For Recording Data) (Space From File Control of File Co	(Space Above This Line For Recording Death 1997  MORTGAGE  THIS MORTGAGE ("Security Instrument") is TABLEST 1, 1997  The grantor WAYNE 1, OSMUNDSON IR. and NIFE, JUDITH 1, OSMUNDSON  LEADERS IN LENDING LLC  ("Bonrower"): This Security Instrument is grant the law Tell STATE OF ALABAMA  JOS EUCLID AVENUE BIRMINGHAM, ALABAMA 35213  Borrower owes Lender the principal Queen Headered Forty Four Thousand Nine Headered and 00/100  Dollars (U.S. 5144,900.00  This debt is eviden this Security Instrument ("Note"), which provides for monthly payments, with the full debt, 14, not paid early on APRIL 1, 2027  debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the other sums, with interest, advanced under paragraph 7 to protect the assurity of this Security Instrument; formance of Bonrower's coverants and agreements under this Security Instrument; and the Note. For this Bonrower does hareby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of following described property logsessions.  Lot 29, according to the Survey of Mallard Pointe-First Addition as recorded in Map Book 11 page 86 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.  The proceeds of this loan have been applied on the purchase price of the property described herein, conveyed to mortgagors simultaneously herewith.	103 ELICLID AVENUE		-1/07/199 CERTIFIED	4
MORTGAGE THIS MORTGAGE ("Security Instrument") is PLANCHES 1, 1997 The grantor WAYNE 1. OSMUNDSON IR. and MIFE, MUDITH H. OSMUNDSON  ["Borrower"). This Security Instrument is gi LEADERS IN LENDING LLC ["Borrower"). Which is organized and existin under the lawsTME STATE OF ALABAMA and whose address is 103 EUCLID AVENUE BIRMINGHAM, ALABAMA 35213  ["Lender").  Borrower owes Lender the principal Campibabetred Forty Four Thousand Nine Hundred and 00/100 ["In Security Instrument ("Note"), which provides for monthly payments, with the full debt, if, not paid earlier on APRIL 1, 2027  debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; ar formance of Borrower's covenants and agreements under this Security Instrument and the Note. For this Borrower does hereby mortgage, grant and convey to Lander and Lender's successors and assigns, with power of as following described property logistation of Malbama:  Lot 29, according to the Survey of Malbard Pointe-First Addition as recorded in Map Book 11 page 86 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.  The proceeds of this loan have been applied on the purchase price of the property described herein, conveyed to mortgagors simultaneously herewith.	MORTGAGE  THIS MORTGAGE ("Security Instrument") is TRANCHES 1. 1997  The grantor WAYNE 1. OSMUNDSON IR. and MIFE. JUDITH H. OSMUNDSON  [LEADERS IN LENDING LIC ("Borrower"). This Security Instrument is good which is organized and exist and whose address is and whose address. In 103 EUCLID AVENUE BIRMINGHAM. ALABAMA 35213 ("Lender"). This security Instrument is good which is security Instrument ("Note"), which provides for monthly payments, with the full debt. If, not paid early on APRIL 1, 2027  debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the other sues, with interest, advanced under paragraph 7 to protect the security Instrument; formance of Borrower's covenants and agreements under this Security Instrument; formance of Borrower's covenants and agreements under this Security Instrument; formance of Borrower's covenants and agreements under this Security Instrument and the Note. For this sorrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of following described property leditions.  Lot 29, according to the Survey of Mallard Pointe-First Addition as recorded in Map Book 11 page 86 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.  The proceeds of this loan have been applied on the purchase price of the property described herein, conveyed to mortgagors simultaneously herewith.	BIRMINGHAM, ALABAMA 35213		DA 31 AM CE PROPATE	١
THIS MORTAGE ("Security Instrument") is MANCWELL 1997  The grantor WAYNE 1. OSMUNDSON IR. and WIFE. JUDITH H. OSMUNDSON  ("Borrower"). This Security Instrument is gi  LEADERS IN LENDING LLC  under the lawTime STATE OF ALABAMA  103 EUCLID AVENUE BIRMINGHAM, ALABAMA 35213  G"Lender").  Borrower owes Lender the principal Quantitative Four Thousand Nine Hundred and 00/100  Dollars (U.S. \$144,900.00  ). This debt is evidenced this Security Instrument ("Note"), which provides for monthly payments, with the full debt, (f, not paid earlier on APRIL 1, 2027  This Security Instrument ("Note"), which interest, and all renewals, extensions and modifications of the Note; (b) the other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; afformance of Borrower's covenants and agreements under this Security Instrument and the Note. For this Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sa following described property logistically in County, Alabama:  Lot 29, according to the Survey of Mallard Pointe-First Addition as recorded in Nap Book 11 page 86 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.  The proceeds of this loan have been applied on the purchase price of the property described herein, conveyed to mortgagors simultaneously herewith.	This Morroage ("Security Instrument") is MANCHOE1, 1997  The grantor WAYNE I. OSMUNDSON IR. and MIFE. JUDITH H. OSMUNDSON  [*Borrower*): This Security Instrument is good the security Instrument is good to the security Instrume	<b>*</b> .	(Space Above This Line For Re	cording Data) entity 30002 and 35	I
THIS MORTAGE ("Security Instrument") is MANCMET, 1997  The grantor WAYNE I. OSMUNDSON IR. and WIFE. JUDITH H. OSMUNDSON  ("Borrower"): This Security Instrument is gi  LEADERS IN LENDING LLC  under the lawTME STATE OF ALABAMA  103 EUCLID AVENUE BIRMINGHAM, ALABAMA 35213  G"Lender").  Borrower owes Lender the principal Quantitative for Four Thousand Nine Hundred and 00/100  Dollars (U.S. \$144,900.00  ). This debt is evidenced this Security Instrument ("Note"), which provides for monthly payments, with the full debt, (f, not paid earlier on APRIL 1, 2027  This Security Instrument ("Note"), which interest, and all renewals, extensions and modifications of the Note; (b) the other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; afformance of Borrower's covenants and agreements under this Security Instrument and the Note. For this Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of se following described property logHEGETIN County, Alabama:  Lot 29, according to the Survey of Mallard Pointe-First Addition as recorded in Map Book 11 page 86 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.  The proceeds of this loan have been applied on the purchase price of the property described herein, conveyed to mortgagors simultaneously herewith.	This Morroage ("Security Instrument") is MANCHOE1, 1997  The grantor WAYNE I. OSMUNDSON IR. and MIFE. JUDITH H. OSMUNDSON  [*Borrower*): This Security Instrument is good the security Instrument is good to the security Instrume		***************************************	SHELL MEL	
[*Borrower*]. This Security Instrument is gi LEADERS IN LENDING LIC , which is organized and existin under the lawITME STATE OF ALABAMA , and whose address is 103 EUCLID AVENUE BIRMINGHAM, ALABAMA 35213 (*Lender*). Borrower owes Lender the principal Quantisadred Forty Four Thousand Nine Hundred and 00/100  ). This debt is evidence this Security Instrument (*Note*), which provides for monthly payments, with the full debt, (funct paid earlier on APRIL 1, 2027 (Note, with interest, and all renewals, extensions and modifications of the Note; (b) the other sums, with interest, advanced under paragraph 7 to protect the security Instrument; ar formance of Borrower's covenants and agreements under this Security Instrument and the Note. For this Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sa following described property logically in the Security Instrument: ar formance of Borrower's covenants and agreements under this Security Instrument and the Note. For this Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sa following described property logically in the Security Instrument and the Note. For this Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sa following described property logically in the Security Instrument and the Note. For this Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sa following described property logically in the Security Instrument and the Note. For this Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sa following the Note, Instrument in the Security Instrument in the Note is given to the Note	The granton WAYNE 1. OSMUNDSON IR. and WIFE, JUDITH H. CSNUNDSON  [*Borrower*]. This Security Instrument is g the security Instrument is g the security Instrument of the security Instrument is g the security Instrument of the security Instrument is g the security Instrument of the principal Committed Forty Four Thousand Nine Hundred and 00/100  [*Lender*].  This debt is evident this security Instrument (*Note*), which provides for monthly payments, with the full clot. If, not paid early other sums, with interest, and all renewals, extensions and modifications of the Note; (b) to other sums, with interest, advanced under paragraph 7 to protect the security Instrument; formance of Borrower's coverants and agreements under this Security Instrument; formance of Borrower's coverants and agreements under this Security Instrument and the Note. For this Security Instrument and the Note, for this Security Instrument and the Note. For this Security Instrument and The Note Instrument Instrument Instrument Instrument Instrument Instrument Instrument Ins		MOHIGAGE		
("Borrower"). This Security Instrument is gi  LEADERS IN LENDING LLC , which is organized and existin under the lawsTete STATE OF ALABAMA	LEADERS IN LENDING LC	THIS MORTGAGE ("Security I	instrument") is MARCHOT	1997	
LEADERS IN LENDING LIC  under the lawsTME STATE OF ALABAMA  , and whose address is  ("Lender").  Borrower owes Lender the principal General Forty Four Thousand Nine Hundred and 00/100  Dollars (U.S. 144,900.00  ). This debt is evidence this Security Instrument ("Note"), which provides for monthly payments, with the full debt; if, not paid earlier on APRIL 1, 2027  debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; ar formance of Borrower's covenants and agreements under this Security Instrument and the Note. For this Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sa following described property logistication.  Lot 29, according to the Survey of Mallard Pointe-First Addition as recorded in Map Book 11 page 86 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.  The proceeds of this loan have been applied on the purchase price of the property described herein, conveyed to mortgagors simultaneously herewith.	LEADERS IN LENDING LIC , which is organized and exists under the lawsTME STATE OF ALBAMA , and whose address is ("Lender").  Borrower oves Lender the principal Quentualed Forty Four Thousand Nine Hundred and 00/100 Dollars (U.S. \$144,900.00 ). This debt is evidenthis Security Instrument ("Note"), which provides for monthly payments, with the full debt, if, not paid earlied and APRIL 1, 2027 debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) to other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; formance of Borrower's covenants and agreements under this Security Instrument and the Note. For this Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of following described property logistication ————————————————————————————————————	The grantor WAYNE 1. OSMUNDS	ON IR. and WIFE, JUDIT		
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TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, toge all the improvements now or hereafter erected on the property, and all easements, appurtenances,

ALABAMA-Single Familyannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3001 9/9@ge 1 of 6 parcs MAS Form - MASO71@EV. 3/1/95

[Zip Code]

hereafter a part of the property. All replacements and additions shall also be covered by this Security Instru foregoing is referred to in this Security Instrument as the "Property".

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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants wit 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.

principal of and interest on the debt evidenced by the Note and any prepayment and late charges due und

2. Funds for Taxes and Insurance.

to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) ye payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) year surance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower t in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These called "Excrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum am lender for a federally related mortgage losh may require for Borrower's escrow account under the federal Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2801 et šeq. ("RESPA"), another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current da reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrume (including Lender, if Lender is such an institution) or in any federal Home Loan Bank. Lender shall apply the F the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable 1 Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent estate tax reporting service used by Lender in connection with this loan, unless applicable law provides other an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borro terest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional secural sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender she Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Fun Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writi such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit again secured by this Security Instrument.

- 3. Application of Payments.

  Unless applicable law provides otherwise, at paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due
- 4. Charges; Liens.

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument uniagrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (but in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which

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operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfac subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is a which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lends satisfy the lien or take one or more of the actions set forth above within 10 days of the giving

5. Hazard or Property Insurance.

Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazing floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amount periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described and the property in accordance with

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the frier 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 rest of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not it restoration or repair is not economically feasible or Lender's security would be lessened, the insurance property applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrifered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shapostpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amounts of the payment index paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceed from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by the Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days af tion of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence f year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be un withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good fail result in forfeiture of the Property or otherwise materially impair the lien created by this Security Inst security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing t proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of th terest in the Property or other material impairment of the lien created by this Security Instrument or Le interest. Borrower shall also be in default if Borrower, during the loan application process, gave materia curate information or statements to Lender (or failed to provide Lender with any material information) in conn loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the p lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not marge unless the marger in writing.

7. Protection of Lender's Rights in the Property.

tained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rig (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations) may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Propert actions may include paying any sums secured by a lien which has priority over this Security Instrument, appear paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take act 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 sec Security Instrument. Unless Sorrower and Lender agree to other terms of payment, these amounts shall bear int the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borro ing payment.

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- 8. Mortgage insurance.

  Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, stantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alterna surer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrowe Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower wh insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a los lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mo surance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Len becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written ag tween Borrower and Lender or applicable law.
- 9. Inspection.

  Shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the 10. Condemnation.

  The proceeds of any award or claim for damages, direct or con any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are he

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

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemno an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the not Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the P 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 sh postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such paym

- 11. Borrower Not Released; Forbearance By Lender Not a Walver.

  modification of amortization of the sums secured by this Security Instrument granted by Lender to any successo of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in I shall not be required to commande proceedings against any successor in interest or refuse to extend time for p otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or not be a waiver of or preclude the exercise of any right or remedy.
- 12. Successors and Assigns Bound; Joint and Several Liability; Co-signers.

  this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subj provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to a and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is n obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borragree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument without that Borrower's consent.
- 13. Loan Charges.

  If the loan secured by this Security Instrument is subject to charges, and that law is finally interpreted so that the interest or other loan charges collected or to be coll tion with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount n reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permit will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed und

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making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial without any prepayment charge under the Note.

- 14. Notices.

  Any notice to Borrower provided for in this Security Instrument shall be mailing it by first class mail unless applicable law requires use of another method. The notice shall be depently Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as in this paragraph.
- 15. Governing Law; Severability.

  Jurisdiction in which the Property is located. In the event that any provision or clause of this Security Insticutes with applicable law, such conflict shall not affect other provisions of this Security Instrument or be given effect without the conflicting provision. To this end the provisions of this Security Instrument a declared to be severable.
  - 16. Borrower's CopyBorrower shall be given one conformed copy of the Note and of this Security Ins
- 17. Transfer of the Property or a Beneficial Interest in Borrower.

  It is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all s this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by f the date of this Security Instrument.

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

- 18. Borrower's Right to Reinstate.

  17. Borrower meets certain condition forcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such oth plicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale cont Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are the pays Lender all sums which then would be due under this Security Instrument and the Note as if no accelera occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enf Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and So tion to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Sorr Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.
- 19. Sale of Note; Change of Loam Servicer.

  Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in (known as the "Loam Servicer") that collects monthly payments due under the Note and this Security Instrument. may be one or more changes of the Loam Servicer unrelated to a sale of the Note. If there is a change of the Loam Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. will state the name and address of the new Loam Servicer and the address to which payments should be made. The new line contains any other information required by applicable law.
- 20. Hazardous Substances.

  Of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone also to do, anything the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to to use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized propriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Envi Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulato that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borr promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazar cas by Environmental Law and the following substances: gaspline, kerosene, other flammable or toxic petroleum toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde and radio As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction

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located that relate to health, safety or environmental protection. NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. 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 17 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 non- existence 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 persuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees 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 14. Lender shall publish the notice of sale once a week for three consecutive weeks in a newspaper published in County, Alabama, and thereupon shall sell the Property to the highest bidd SHELBY 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 attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it. Upon payment of all sums secured by this Security Instrument, Lender s 22. Release. Instrument without charge to Borrower. Sorrower shall pay any recordation costs. Borrower waives all rights of homestead exemption in the Property and re 23. Walvers. tesy and dower in the Property. If one or more riders are execu 24. Riders to this Security Instrument. this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of th Instrument. [Check applicable box(es)] 1-4 Family Rider Condominium Rider Adjustable Rate Rider Planned Unit Development Rider Graduated Payment Rider Second Home Rider Rate improvement Rider Balloon Rider Other(s) [specify] BY SIGNING BELOW, Borrower accepts and agrees to the terms and covepants contained in this Security and in any rider(s) executed by Borrover and recorded, with 13. Witnesses: -Barrover WAYNE / OSMUNDSON JR. (See1) Social Security Number mordood -Borrower JUDITH H. OSMUNDSON Social Security Number (Seal) -Borrower Social Security Number (Seal) -Borrower Social Security Number [Space Below This Line For Acknowledgment]

STATE OF ALABAMA JEFFERON COUNTY

I, Larry L. Halcomb, a Notary Public in and for said County, in said State, hereby certify that Wayne J. Osmundson Jr. and Wife, Judith H. Osmundson, whose name(s) are signed to the foregoing conveyance, and who are 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 31st day of March, 1997.

My Commission Expires:

Notary Public

January 23, 1998

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