

NAME FIRST FAMILY FINANCIAL SERVICES, INC.
ADDRESS 3590-A HWY 31 SOUTH PELHAM, AL 35124
SOURCE OF TITLE NATIONAL REAL ESTATE LOAN SERVICES
BOOK _____ PAGE _____

Subdivision		Lot	Plat Bk.	Page
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MORTGAGE
STATE OF ALABAMA
COUNTY SHELBY

KNOW ALL MEN BY THESE PRESENTS: That Whereas,

JEFFERY KEITH CRENSHAW AND WIFE LAURA C. CRENSHAW

(hereinafter called "Mortgagors", whether one or more) are justly indebted to FIRST FAMILY FINANCIAL SERVICES, INC.
(hereinafter called "Mortgages", whether one or more) in the sum
of FIFTEEN THOUSAND FIVE HUNDRED SEVENTY THREE AND 37/100 Dollars

(\$ 15,573.37), Dollars, together with finance charges as provided in said Note And Security Agreement
executed on even date herewith and payable according to the term of said Note And Security Agreement until such Note And Security Agreement is
paid in full. And Whereas, Mortgagors agree, in incurring said indebtedness, that this mortgage should be given to secure the prompt payment thereof.

NOW THEREFORE, in consideration of the premises, said Mortgagors, and all others executing this mortgage, do hereby grant, bargain, sell and convey
unto the Mortgagees the following described real estate, situated in SHELBY County, State of Alabama, to-wit:
LEGAL DESCRIPTION:

COMMENCE AT THE NORTHWEST CORNER OF SECTION 25 TOWNSHIP 21 SOUTH RANGE 1
WEST AND RUN IN A SOUTHERLY DIRECTION ALONG THE WEST BOUNDARY LINE OF
SAID SECTION A DISTANCE OF 1644.88 FEET TO A POINT; THENCE TURN AN ANGLE
OF 111 DEGREES 37 MINUTES 38 SECONDS TO THE LEFT AND RUN IN AN EASTERLY
DIRECTION A DISTANCE OF 328.20 FEET TO AN IRON PIN ON THE SOUTH LINE
(BACK OF CURB) OF EAST COLLEGE STREET AND THE POINT OF BEGINNING; THENCE
CONTINUE ALONG THE SOUTH LINE OF EAST COLLEGE STREET AND ALONG THE SAME
LINE OF DIRECTION OF 70.00 FEET TO A POINT ON THE WEST LINE OF THE
STANCIL HANDLEY LOT; THENCE TURN AN ANGLE OF 90 DEGREES 03 MINUTES 04
SECONDS TO THE RIGHT AND RUN SOUTHERLY ALONG SAID WEST LINE OF THE
ANGLE OF 88 DEGREES 56 MINUTES 58 SECONDS TO THE RIGHT AND RUN WESTERLY
AND PARALLEL WITH SAID EAST COLLEGE STREET A DISTANCE OF 86.0 FEET TO A
RIGHT AND RUN NORTHERLY AND PARALLEL WITH THE WEST LINE OF THE STANCEL
HANDLEY LOT A DISTANCE OF 44.00 FEET TO A POINT; THENCE TURN AN ANGLE OF
88 DEGREES 56 MINUTES 58 SECONDS A DISTANCE OF 16.00 FEET TO POINT;
RUN NORTHERLY AND PARELLEL WITH THE SAID WEST LINE OF SAID STANCIL
HANDLEY LOT A DISTANCE OF 116.0 FEET TO THE POINT OF BEGINNING, SAID LOT
LYING IN THE NORTHWEST QUARTER OF SECTION 25 TOWNSHIP 21 SOUTH RANGE 1
WEST SHELBY COUNTY, ALABAMA.

SUBJECT TO ALL EASEMENTS, RESTRICTIONS, RESERVATIONS, AND RIGHTS OF WAY OF RECORD
ADDRESS: 401 EAST COLLEGE ST. TAX MAP OR PARCEL ID NO.
58-21-7-25-2-003-012.000.

This mortgage and lien shall secure not only the principal amount hereof but all future and subsequent advances to or on behalf of the Mortgagors,
whether directly or acquired by assignment, and the real estate herein described shall be security for such debts to the extent even in excess thereof of
the principal amount hereof.

If the Mortgagor shall sell, lease or otherwise transfer the mortgaged property or any part thereof, without the prior written consent of the
Mortgagees, the Mortgagees shall be authorized to declare at its option all or any part of such indebtedness immediately due and payable.

If the within mortgage is a second mortgage, then it is subordinate to that certain prior mortgage as recorded in Vol. 1997 at Page
13329, in the Office of the Judge of Probate of SHELBY County, Alabama, but this mortgage is subordinate to said

prior mortgage only to the extent of the current balance now due on the debt secured by said prior mortgage. The within mortgage will not be
subordinated to any advances secured by the above described prior mortgage, if said advances are made after today's date. Mortgagor hereby agrees
not to increase the balance owned that is secured by said prior mortgage. In the event the within Mortgagor should fail to make any payments which
become due on said prior mortgage, or should default in any of the other terms, provisions and conditions of said prior mortgage, then such default
under the prior mortgage shall constitute a default under the terms and provisions of the within mortgage, and the Mortgagees herein may, at its option,
declare the entire indebtedness due hereunder immediately due and payable and the within mortgage subject to foreclosure. The Mortgagees herein
may, at its option, make, on behalf of Mortgagor, any such payments which become due on said prior mortgage, or incur any such expenses or
obligations, on behalf of Mortgagor, in connection with the said prior mortgage, in order to prevent the foreclosure of said prior mortgage, and all such
amounts so expended by the within Mortgagees on behalf of Mortgagor shall become a debt to the within Mortgagees, or its assigns, additional to the
debt hereby secured, and shall be covered by this mortgage, and shall bear interest from date of payment by the within Mortgagees, or its assigns, at
the same interest rate as the indebtedness secured hereby and shall entitle the within Mortgagees to all of the rights and remedies provided herein,
including at Mortgagee's option, the right to foreclosure this mortgage.

The mortgage may be paid in full at any time on or before due date.

Said property is warranted free from all incumbrances and against any adverse claims, except as stated above.

TO HAVE AND TO HOLD the above granted property unto the said Mortgagee, Mortgagee's successors, heirs, and assigns forever; and for the purpose of further securing the payment of said indebtedness, the undersigned agree to pay all taxes or assessments when imposed legally upon said premises, and should default be made in the payment of same, the said Mortgagee may at Mortgagee's option pay off the same; and to further secure said indebtedness, first above named undersigned agree to keep the improvements on said real estate insured against loss or damage by fire, lightning and tornado for the fair and reasonable insurable value thereof, in companies satisfactory to the Mortgagee, with loss, if any, payable to said Mortgagee's interest may appear, and to promptly deliver said policies, or any renewal of said policies to said Mortgagee; then the said Mortgagee, or assigns, may at Mortgagee's option insure said property for said sum, for Mortgagee's own benefit, the policy if collected, to be credited on said indebtedness, less cost of collecting same; all amount so expended by said Mortgagee for taxes, assessments or insurance, shall become a debt to said Mortgagee or assigns, additional to the debt hereby specially secured, and shall be covered by this mortgage, and bear interest at the same interest rate as the indebtedness secured hereby from date of payment by said Mortgagee, or assigns, and be at once due and payable.

UPON CONDITION, HOWEVER, that if the said Mortgagor pays said indebtedness, and reimburses said Mortgagee or assigns for any amounts Mortgagee may have expended, then this conveyance to be null and void; but should default be made in the payment of any sum expended by the said Mortgagee or assigns, or should said indebtedness hereby secured, or any part thereof, or the interest thereon, remain unpaid at maturity, or should the interest of said Mortgagee or assigns in said property become endangered by reason of the enforcement of any prior lien or encumbrance thereon, so as to endanger the debt hereby secured, then in any one of said events, the whole of said indebtedness hereby secured shall at once become due and payable, and this mortgage shall be subject to foreclosure as now provided by law in case of past due mortgages, and the said Mortgagee, agents or assigns, shall be authorized to take possession of the premises hereby conveyed, but with or without first taking possession, after giving thirty days' notice, by publishing once a week for three consecutive weeks, the time, place and terms of sale, by public sale in some newspaper published in said County and State, sell the same in lots or parcels or en masse as Mortgagee, agents or assigns deem best, in front of the Court House door of said County (or the division thereof), where said property is located, at public outcry, to the highest bidder for cash, and apply the proceeds of the sale: First, to the expense of advertising, selling and conveying, including such attorney's fees as are allowed by law; Second, to the payment of any amounts that may have been expended, or that it may then be necessary to expend, in paying insurance, taxes, or other incumbrances, with interest thereon; Third, to the payment of said indebtedness in full, whether the same shall or shall not have fully matured at the date of said sale, but no interest shall be collected beyond the day of sale; and Fourth, the balance, if any, to be turned over to the said Mortgagor and undersigned further agree that said Mortgagee, agents or assigns may bid at said sale and purchase said property, if the highest bidder therefor.

IN WITNESS WHEREOF the undersigned Mortgagee have hereunto set their signatures and seals this 24TH day of OCTOBER 1997

"CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT"

Jeffery Keith Crenshaw (SEAL)
JEFFERY KEITH CRENSHAW
Laura G. Crenshaw (SEAL)
LAURA G. CRENSHAW

THE STATE OF ALABAMA

SHELBY COUNTY

I, THE UNDERSIGNED D. Leigh Love, a Notary Public in and for said County, in said State, hereby certify that JEFFERY KEITH CRENSHAW AND WIFE LAURA G. CRENSHAW

whose names 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 24TH day of OCTOBER 1997

[Signature]
Notary Public

10/27/1997-34839
11:15 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOE MEL 34.40

MORTGAGE

TO

THE STATE OF ALABAMA

County

OFFICE OF JUDGE OF PROBATE

I, Judge of
Probate in and for said County and State, do hereby certify that the
foregoing conveyance was filed in my office for registration on the
day of at o'clock ML and duly
recorded in Mortgage Book No. Page
Given under my hand this day of

Judge of Probate

AMOUNT OF FEES

For Recording

For Taxes

TOTAL

Judge of Probate