

ALABAMA REAL ESTATE MORTGAGE

Amount Financed \$ 121,019.77
Total of Payments \$ 249,300.00

County. Know All Men By These Presents: That whereas, _____, Mortgagors,

The State of Alabama, JEFFERSON

ALVIN R. FORD AND MARCIA D. FORD

whose address is COUNTY RD 213 CALERA, AL. 35040

are indebted on their promissory note of even date, in the Total of Payments stated above, payable to the order of Norwest Financial Alabama, Inc., Mortgagee, whose address is 1841 MONTGOMERY HWY. SUITE 105 HOOVER, AL. 35244, evidencing a loan made to Mortgagors by Mortgagee. The Amount Financed on said loan is stated above. Said Note is payable in monthly instalments and according to the terms thereof, payment may be made in advance in any amount at any time and default in paying any instalment shall, at the option of the holder of the Note and without notice or demand, render the entire unpaid balance thereof at once due and payable, less any required refund or credit of interest.

NOW, THEREFORE, in consideration of said loan and to further secure the payment of said Note or Notes executed and delivered to Mortgagee by Mortgagors at any time before the entire indebtedness secured hereby shall be paid in full, evidencing a refinancing of any unpaid balance of the Note above described, or renewal thereof, the Mortgagors hereby grant, bargain, sell and convey to the Mortgagee the following described real estate lying and being situated in SHELBY County, State of Alabama, to wit:

SEE EXHIBIT "B"

Inst # 1999-01024

01/08/1999-01024

10:47 AM CERTIFIED

warranted free from all incumbrances and against any adverse claim SHELBY COUNTY JUDGE OF PROBATE
TO HAVE AND TO HOLD the aforegranted premises, together with the improvements and appurtenances thereunto belonging, unto the said Mortgagee, its successors and assigns forever.

UPON CONDITION, HOWEVER, that if Mortgagors shall well and truly pay, or cause to be paid, the said Note or Notes, and each and all of them, and each and every instalment thereof when due, then this conveyance shall become null and void. But should Mortgagors fail to pay the Note or Notes, or any instalment thereof when due, or if any covenant herein is breached, then Mortgagee, its successors, assigns, agent or attorneys are hereby authorized and empowered to sell the said property hereby conveyed at auction for cash, in front of the Court House door in the County in which the said property is located, first having given notice thereof for four successive weeks by publication in any newspaper published in the County in which said property is located, and execute proper conveyance to the purchaser, and out of the proceeds of said sale the Mortgagee shall retain enough to pay said Note or Notes, and the balance, if any, pay over to the Mortgagors. The Mortgagee or its assigns are authorized to bid for said property and become the purchaser at said sale.

Mortgagors further specially waive all exemptions which Mortgagor now or hereafter may be entitled to under the Constitution and laws of this or any other State. Mortgagors agree to not sell or transfer the aforegranted premises, or any part, without Mortgagee's prior written consent and any such sale or transfer without Mortgagee's prior written consent shall constitute a default under the terms hereof. Whenever the context so requires plural words shall be construed in the singular.

IN TESTIMONY WHEREOF, Mortgagors have hereunto set their hands and affixed their seals this 4TH day of JANUARY, 1999.

Witness:

Clay Smith

Witness:

Walter Cole

Alvin R. Ford (L.S.)

SIGN HERE

Marcia D. Ford (L.S.)

SIGN HERE

(If married, both husband and wife must sign)

STATE OF ALABAMA

JEFFERSON

COUNTY

I, the undersigned authority, in and for said County in said State, hereby certify that ALVIN R. FORD AND MARCIA D. FORD

whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, ~~he/she~~ they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 4TH day of JANUARY, 1999.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Apr. 29, 2000.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

Edna H. DeGuz
Notary Public

This instrument was prepared by: TOBY SCHNEIDER

EXHIBIT "B"

LEGAL DESCRIPTION:

COMMENCE AT THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 9, TOWNSHIP 22 SOUTH, RANGE 2 WEST, SHELBY COUNTY, ALABAMA, AND RUN THENCE NORTHERLY ALONG THE EAST LINE OF SAID QUARTER-QUARTER SECTION 408.18 FEET TO A POINT; THENCE TURN A DEFLECTION ANGLE OF 88 DEGREES 48 MINUTES 37 SECONDS LEFT AND RUN WESTERLY A DISTANCE OF 163.94 FEET TO A POINT ON THE WESTERLY RIGHT OF WAY LINE OF SHELBY COUNTY HIGHWAY OR ROAD NUMBER 213 AND THE POINT OF BEGINNING OF THE PROPERTY BEING DESCRIBED; THENCE CONTINUE ALONG LAST DESCRIBED COURSE A DISTANCE OF 201.93 FEET TO A POINT; THENCE TURN A DEFLECTION ANGLE OF 79 DEGREES 41 MINUTES 42 SECONDS LEFT AND RUN SOUTHERLY A DISTANCE OF 515.29 FEET TO A POINT ON THE NORTHERLY RIGHT OF WAY LINE OF SAME SAID SHELBY COUNTY HIGHWAY NUMBER 213 IN A CURVE TO THE RIGHT; THENCE TURN A DEFLECTION ANGLE OF 45 DEGREES 01 MINUTES 02 SECONDS LEFT TO CHORD AND RUN SOUTHEASTERLY ALONG THE CHORD OF SAID CURVE A CHORD DISTANCE OF 81.13 FEET TO THE P. T. OF SAID CURVE; THENCE CONTINUE ALONG THE TANGENT OF SAID RIGHT OF WAY CURVE A TANGENT DISTANCE OF 125.82 FEET TO THE P.C. OF A CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 114 DEGREES 02 MINUTES AND

A RADIUS OF 47.0 FEET; THENCE CONTINUE ALONG THE ARC OF SAID CURVE AN ARC DISTANCE OF 93.54 FEET TO THE P. T. OF SAID CURVE; THENCE CONTINUE ALONG THE TANGENT DISTANCE OF 67.69 FEET TO THE P.C. OF A CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 4 DEGREES 16 MINUTES AND A RADIUS OF 955.00 FEET; THENCE CONTINUE ALONG THE ARC OF SAID CURVE AN ARC DISTANCE OF 71.11 FEET TO THE P. T. OF SAID CURVE; THENCE CONTINUE ALONG THE TANGENT OF SAID CURVE A TANGENT DISTANCE OF 98.28 FEET TO THE P.C. OF A CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 15 DEGREES 04 MINUTES AND A RADIUS OF 210.00 FEET; THENCE CONTINUE ALONG THE ARC OF SAID CURVE AN ARC DISTANCE OF 186.70 FEET TO THE P. T. OF SAID CURVE; THENCE CONTINUE ALONG THE TANGENT OF SAID CURVE A TANGENT DISTANCE OF 194.80 FEET TO THE POINT OF BEGINNING. ACCORDING TO SURVEY OF JOSEPH E. CONN, JR., RLS #9049, DATED DECEMBER 3, 1990.

SUBJECT TO EASEMENTS, RESERVATIONS, RESTRICTIONS AND RIGHTS OF WAY OF RECORD.

LESS AND EXCEPT: COMMENCE AT THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 9, TOWNSHIP 22 SOUTH, RANGE 2 WEST, SHELBY COUNTY, ALABAMA AND RUN THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS WEST ALONG THE EAST LINE OF SAID QUARTER-QUARTER SECTION A DISTANCE OF 408.18 FEET TO A POINT; THENCE RUN NORTH 88 DEGREES 48 MINUTES 36 SECONDS WEST A DISTANCE OF 365.84 FEET TO A POINT; THENCE RUN SOUTH 11 DEGREES 29 MINUTES 42 SECONDS WEST A DISTANCE OF 235.0 FEET TO THE POINT OF BEGINNING OF THE PROPERTY BEING DESCRIBED; THENCE CONTINUE ALONG LAST DESCRIBED COURSE A DISTANCE OF 200.0 FEET TO A POINT; THENCE RUN SOUTH 78 DEGREES 20 MINUTES 24 SECONDS EAST A DISTANCE OF 260.40 FEET TO A POINT ON THE WEST MARGIN OF SHELBY COUNTY HIGHWAY NUMBER 213; THENCE RUN NORTH 13 DEGREES 06 MINUTES 35 SECONDS EAST ALONG SAID MARGIN A DISTANCE OF 98.28 FEET TO THE P.C. OF A CURVE TO THE LEFT; THENCE RUN A CHORD BEARING OF NORTH 8 DEGREES 57 MINUTES 57 SECONDS EAST A CHORD DISTANCE OF 102.61 FEET TO A POINT; THENCE RUN NORTH 78 DEGREES 30 MINUTES 18 SECONDS WEST A DISTANCE OF 258.64 FEET TO THE POINT OF BEGINNING, CONTAINING 1.21 ACRES. MORE OR LESS.

M.D.F. ARF

EXHIBIT "B"

LEGAL DESCRIPTION:

COMMENCE AT THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 9, TOWNSHIP 22 SOUTH, RANGE 2 WEST, SHELBY COUNTY, ALABAMA, AND RUN THENCE NORTHERLY ALONG THE EAST LINE OF SAID QUARTER-QUARTER SECTION 408.18 FEET TO A POINT; THENCE TURN A DEFLECTION ANGLE OF 88 DEGREES 48 MINUTES 37 SECONDS LEFT AND RUN WESTERLY A DISTANCE OF 163.94 FEET TO A POINT ON THE WESTERLY RIGHT OF WAY LINE OF SHELBY COUNTY HIGHWAY OR ROAD NUMBER 213 AND THE POINT OF BEGINNING OF THE PROPERTY BEING DESCRIBED; THENCE CONTINUE ALONG LAST DESCRIBED COURSE A DISTANCE OF 201.93 FEET TO A POINT; THENCE TURN A DEFLECTION ANGLE OF 79 DEGREES 41 MINUTES 42 SECONDS LEFT AND RUN SOUTHERLY A DISTANCE OF 515.29 FEET TO A POINT ON THE NORTHERLY RIGHT OF WAY LINE OF SAME SAID SHELBY COUNTY HIGHWAY NUMBER 213 IN A CURVE TO THE RIGHT; THENCE TURN A DEFLECTION ANGLE OF 45 DEGREES 01 MINUTES 02 SECONDS LEFT TO CHORD AND RUN SOUTHEASTERLY ALONG THE CHORD OF SAID CURVE A CHORD DISTANCE OF 81.13 FEET TO THE P. T. OF SAID CURVE; THENCE CONTINUE ALONG THE TANGENT OF SAID RIGHT OF WAY CURVE A TANGENT DISTANCE OF 125.82 FEET TO THE P.C. OF A CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 114 DEGREES 02 MINUTES AND

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MDZ A.R.F.

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SHELBY COUNTY JUDGE OF PROBATE
195.15

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