This instrument was prepared by

Sherman Holland Enterprises, Inc. (Name)

(Address) P.O. Box 1008, Alabaster, Al 3500/

COUNTY



This Form furnished by

1970 Chandalar South Office Park Pelham, Alabama 35124

Representing St. Paul Title Insurance Corporation

MORTGAGE-

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS: That Whereas,

SHELBY

of

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Mark S. Kielbasa

(hereinafter called "Mortgagore", whether one or more) are justly indebted, to

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Sherman Holland, Jr.

(hereinafter called "Mortgagee", whether one or more), in the sum Dellars

Ten thousand eight hundred and no/100------), evidenced by Real Estate Mortgage Note

And Whereas, Mortgagors agreed, in incurring said indebtedness, that this mortgage should be given to secure the

NOW THEREFORE, in consideration of the premises, said Mortgagore,

Mark S. Kielbasa

prompt payment thereof.

and all others executing this mortgage, do hereby grant, bargain, sell and convey unto the Mortgagee the following described County, State of Alabama, to-wit: real estate, situated in Shelby

Lot 11, Vincent Estates, as recorded in map book 8, Page 144, in the Probate Office of Shelby County, Alabama

Located in Section 2, Township 19 South, Range 2 East. Shelby County, Alabama

Inst 4 1999-11108

03/16/1999-11108 OR: OB PM CERTIFIED SHELDY COUNTY JUNCE OF PRINCIPLE 27.20

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 nate the said Mortgagee, Mortgagee's successors, heirs, and assigns forever; and for the purpose of further securing the payment of said indebtedness, the undersigned agrees to pay all taxes or assessments when imposed legally upon said premates, and should default be made in the payment of same, the said Merigages may at Mortgagec's option pay off the same; and to further secure said indebtedness first above named undersigned agrees to keep the improvements on said real estate insured against loss or damage by fire, lightning and tornado for the Mir and resconable insurable value thereof, in companies satisfactory to the Mortgagee, with loss, if any, payable to said Mortgager as Mortgageo's interest may appear, and to premptly deliver said policies, or any renewal of said policies to said Mortgageo: and if undersigned fail to keep said property insured as above specified, or fail to deliver said insurance policies to said Mort gages, then the said Mortgages, or assigns, may at Mortgages's option insure said property for said sum, for Mortgages's own benefit, the policy if collected, to be credited on said indebtedness, less cost of collecting same; all amounts so expended by said Mortgages for taxes, assessments or insurance, shall become a debt to said Mortgagee or assums, additional to the debt hereby specially secured, and shall be covered by this Mortgage, and bear interest 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 Mortgagor or a sugas for any amounts Morigagees may have expended for taxes, assessments, and insurance, and interest thereon, then this conveyance to be null and void; but should default be made in the payment of any sum expended by the said Mortgage, or o signs, or should said indebtedness hereby secured, or any part thereof, or the interest thereon, remain aupmid at maturity. or should the interest of said Mortgagee or assigns in said property become endangered by reason of the entorement of any prior lien or incumbrance 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 be autipect to forcel ture as new provided by law in case of past due mortgages, and the said Mortgagee, agents or assigns, shall be authorized to take passe sion of the premises hereby conveyed, and with or without first taking possession, after giving twenty-one day a notice, by pur lishing once a week for three consecutive weeks, the time, place and terms of sale, by publication in some newspaper published in said County and State, sell the same in lots or parcels or an masse as Mortgagee, agents or assigns deem best, in front of the Court House door of said County, for the division thereof) where said property is located, at public outery, to the highest bidder for cash, and apply the proceeds of the sale: First, to the expense of advertising, selling and conveying, meluding a reasonable attorney's fee; Second, to the payment of any amounts that may have been expended, or that it may then be never sary 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; and undersigned further agree to pay a reasonable attorney's fee to said Mortgagee or assigns, for the foreclosure of this mortgage in Chancery, should the same be so foreclosed, said fee to be a part of the debt hereby secured.

Return to: Sherman

THE STATE of Shelby COUNTY I, hereby certify that whose name signed to the foregoing consupance convergence Given under my hand and official scal this Shelby COUNTY I, a Notary Public in and for said County, in said State, hereby certify that whose name as a corporation, 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 seek conveyance, and who is known to me, acknowledged before me, on this day that, being informed of the contents of seek conveyance, the, as such affect and with full authority, executed the name voluntarity Given under my hand and official scal, this the 15	IN WITNESS WHEREOF the undersigned		
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