

Inst # 1999-21217

I CERTIFY THIS TO BE A TRUE AND
CORRECT COPY OF THE ORIGINAL

[Space Above This Line For Recording Data]

LOAN NO. 113093

MORTGAGE

Inst # 1999-21217

05/20/1999-21217
11:04 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NWS 11.00

THIS MORTGAGE ("Security Instrument") is given on August 24, 1998. The grantor is
JOHN C. WHEELER and JANET A. WHEELER, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to ALABAMA TELCO CREDIT UNION

which is organized and existing under the laws of THE STATE OF ALABAMA, and whose
address is 1849 DATA DRIVE, BIRMINGHAM, AL 35236

("Lender"). Borrower owes Lender the principal sum of

Two Hundred Sixty Five Thousand and no/100

Dollars (U.S. \$ 265,000.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for
monthly payments, with the full debt, if not paid earlier, due and payable on September 1, 2028

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals,
extensions and modifications of the Note; (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 and Lender's
successors and assigns, with power of sale, the following described property located in

SHELBY County, Alabama:

Lot 727, according to the Map of Highland Lakes, 7th Sector, an Eddlemen
Community, as recorded in Map Book 20, Page 58 A, B & C, in the Probate
Office of Shelby County, Alabama.

Together with nonexclusive easement to use the private roadway, Common Area
all as more particularly described in the Declaration of Easements and Master
Protective Covenants for Highland Lakes, a Residential Subdivision, recorded
as Inst. #1994-07111 in the Probate Office of Shelby County, Alabama, and
the Declaration of Covenants, Conditions and Restrictions for Highland Lakes,
a Residential Subdivision, 7th Sector, recorded in Inst. #1995-28389 in the
Probate Office of Shelby County, Alabama (which, together with all amend-
ments thereto is hereinafter collectively referred to as, the "Declaration").

which has the address of 124 BRISSTOL LANE, BIRMINGHAM (Street, City),
Alabama 35242 [Zip Code] ("Property Address");

ALABAMA-Single Family-FNMA/FHLMC UNIFORM
INSTRUMENT Form 3001 9/90
Amended 5/91

VMP -6R(AL) (9212).02

VMP MORTGAGE FORMS - (800)521-7291

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Initials: 

