

This Instrument prepared by:
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HOLT, COOPER & UPSHAW
205 20th Street North, Suite 1020
Birmingham, Alabama 35203

MORTGAGE

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS: THAT WHEREAS, **BURRELL E. HOWARD, JR.**, a married man (hereinafter called "Mortgagor") is justly indebted to **BRENDA J. HOWARD** (hereinafter called "Mortgagee"), for any and all of the financial obligations set forth, established and enumerated under the Divorce Consent Agreement and evidenced by the terms and conditions of that certain Divorce Consent Agreement and Final Judgment of Divorce rendered in Jefferson County Circuit Court, Equity Division, Court Case No. DR99-961-RAF.

And Whereas, Mortgagor agreed, in incurring said indebtedness, that this mortgage should be given to secure the prompt payment thereof.

NOW THEREFORE, in consideration of the premises, said Mortgagor, **BURRELL E. HOWARD, JR.**, hereby grants, bargains, sells and conveys unto the Mortgagee the following described real estate situated in Shelby County, State of Alabama, to wit:

Begin at the northeast corner of lot 16-A, according to map of Jessica Ingram survey as shown by plat of said subdivision recorded in map book 6 at page 71; office of the Judge of Probate of Shelby County, Alabama, and run thence westerly along the north line of said lot a distance of 219.66 feet to the point of beginning; thence continue westerly along the north line of said lot a distance of 219.66 feet; thence run southerly a distance of 330.06 feet, more or less, to a point on the south line of said lot which is 440.82 feet west of the southeast corner of said lot; thence run easterly along the south line of said lot a distance of 220.41 feet; thence run northerly a distance of 330.06 feet, more or less, to the point of beginning, together with an easement to ingress and egress to and from said parcel and Shelby County Road number 495, said easement of a uniform width of 20 feet over and across property devised to Norman Phillip Howard.

The above described real property is not and has never been the homestead of the Grantor.

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

To Have and to Hold the above granted property unto the said Mortgagee,

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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 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 agrees 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, as Mortgagee's interest may appear, and to promptly deliver said policies, or any renewal of said policies to said Mortgagee; and if undersigned fail to keep said property insured as above specified, or fail to deliver said insurance 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 amounts 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 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 Mortgagees 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 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 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 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, and with or without first taking possession, after giving twenty-one days notice, by publishing 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 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 a reasonable attorney's fee; 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, her 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.

IN WITNESS WHEREOF, the undersigned has hereunto set my signature and seal, this 4th day of May, 1999.

Burrell E. Howard, Jr. (SEAL)
BURRELL E. HOWARD, JR.

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, SARA J. SHELL, a Notary Public in and for said County, in said State, hereby certify that **BURRELL E. HOWARD, JR.**, a married man, 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 4th day of May, 1999.

Sara Jane Shell
NOTARY PUBLIC

11-19-2002
Commission Expires

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