

Inst # 1999-26163

Please Return To:  
First Capital Mortgage Corporation  
II Chase Corporate Center #80 - Post Closing  
Birmingham, AL 35244

06/23/1999-26163  
10:44 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 NMS 9.50

(Space Above This Line For Recording Data)

**MORTGAGE**

981075674  
Loan No.: 001-116440

2/2/99

August 6 19 98

THIS MORTGAGE ("Security Instrument") is given on

The mortgagor is CELESTE MELTON GOODALL and ALBERT G. GOODALL III, WIFE AND HUSBAND

("Borrower").

This Security Instrument is given to First Capital Mortgage Corporation

whose address is II Chase Corporate Center, Suite 80, Birmingham, AL 35244

("Lender").

Borrower owes Lender the principal sum of fifty seven thousand and NO/100ths

Dollars (U.S. \$ 57,000.00). 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 1, ACCORDING TO THE SURVEY OF EZ STREET, AS RECORDED IN MAP BOOK 23 PAGE 142  
IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY  
COUNTY, ALABAMA.

THE SECURED DEBT IS PAID IN FULL AND THE LIEN OF THIS  
INSTRUMENT IS SATISFIED. THE COUNTY CLERK IS HEREBY  
ORDERED TO CANCEL THE INSTRUMENT OF RECORD  
FLAGSTAR BANK, FSB

KATHY DETTLOFF, VICE PRESIDENT  
LEE SHUBERT, FIRST VICE PRESIDENT

Inst # 1998-31224

08/13/1998-31224  
09:25 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
004 CRN 101.50

which has the address of 35 JUNONIA LANE, CHELSEA

(Street)

(City)

Alabama

35043  
(Zip Code)

("Property Address").

TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Initials: CMG LS