MORGTAGE DEED

State of Alabama County of Shelby

	the undersigned Michelle Smith, Single Financial Services, Inc. (hereinafter called Mortgages) in the principal sum of 11505.04) DOLLARS.
denced by one (1) promissory note of even date herewith,	with a scheduled maturity date of 7/15/05
denced by one (1) promiseory note or every date not extend	,
DW, THEREFORE, in consideration of said indebtedness and same falls due, the undersigned do (does) hereby grant operty, situated inShell by	nd to secure the prompt payment of same, with interest thereon, when t, bargain, sell and convey unto Mortgagee the following describedCounty, State of Alabama, to wit:
LOT 11, ACCORDING TO THE SURVEY OF WILL 2, PAGE 41 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.	LLOW POINT, PHASE2, AS RECORDED IN MAP BOOK HELBY COUNTY, ALABAMA; BEING SITUATED IN
SUBJECT TO EASEMENTS, RESERVATIONS, RE	ESTRICTIONS, AND RIGHTS OF WAY OF RECORD.
ADDRESS: 141 WILLOW POINT LANE; ALAE ID NO.: 13-7-26-4-002-030	
SUBJECT PROPERTY IS LOCATED IN SHELBY	COUNTY 1999-28715
	07/08/1999-28715 11:41 AM CERTIFIED
_	SIETH CHAPT MAKE OF PROBATE ST. 30
Mortgagor warrants that said property is free from all encumber Mortgagor agrees to pay all taxes and essessments on the abo	rances and against an acress commit.
t public outcry, within the legal hours of sale, in front of the Country sash, after giving twenty-one days notice of the time, place and term once a week for three consecutive weeks in some newspaper public solvertising, seiling and conveying, including, if the original principal	ouse door of said County, in lots or percets, or en masse, to the highest bidder forms of sale, together with a description of the property to be sold, by publication black in said County, and apply the proceeds of sale: First, to the expense of amount secured hereby exceeds \$300, responsible attorney's fees not exceed in said, whether or not fully matured by the date of sale, with interest thereon an
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