

ALABAMA REAL ESTATE MORTGAGE

Amount Financed \$ 13,005.87
Total of Payments \$ 19,800.00

The State of Alabama, SHELBY County. Know All Men By These Presents: That whereas, DONALD C. WHITE, JR. & WIFE, STEPHANIE HAYES WHITE, Mortgagors, whose address is 6325 HIGHWAY 13 HELENA, AL 35080, are indebted on their promissory note of even date, in the Total of Payments stated above, payable to the order of Norwest Financial Alabama, Inc., Mortgagee, whose address is 1511 4TH AVE SOUTH BIRMINGHAM, AL 35233, evidencing a loan made to Mortgagors by Mortgagee. The Amount Financed on said loan is stated above. Said Note is payable in monthly instalments and according to the terms thereof, payment may be made in advance in any amount at any time and default in paying any instalment shall, at the option of the holder of the Note and without notice or demand, render the entire unpaid balance thereof at once due and payable, less any required refund or credit of interest.

NOW, THEREFORE, in consideration of said loan and to further secure the payment of said Note or Notes executed and delivered to Mortgagee by Mortgagors at any time before the entire indebtedness secured hereby shall be paid in full, evidencing a refinancing of any unpaid balance of the Note above described, or renewal thereof, the Mortgagors hereby grant, bargain, sell and convey to the Mortgagee the following described real estate lying and being situated in SHELBY County, State of Alabama, to wit:

THE DESCRIPTION OF THE PROPERTY IS ON A SEPERATE FORM
ATTACHED TO THIS MORTGAGE/DEED OF TRUST, WHICH DESCRIPTION
IS PART OF THIS MORTGAGE/DEED OF TRUST

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10:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 30.65

warranted free from all incumbrances and against any adverse claims.

TO HAVE AND TO HOLD the aforegranted premises, together with the improvements and appurtenances thereunto belonging, unto the said Mortgagee, its successors and assigns forever.

UPON CONDITION, HOWEVER, that if Mortgagors shall well and truly pay, or cause to be paid, the said Note or Notes, and each and all of them, and each and every instalment thereof when due, then this conveyance shall become null and void. But should Mortgagors fail to pay the Note or Notes, or any instalment thereof when due, or if any covenant herein is breached, then Mortgagee, its successors, assigns, agent or attorneys are hereby authorized and empowered to sell the said property hereby conveyed at auction for cash, in front of the Court House door in the County in which the said property is located, first having given notice thereof for four successive weeks by publication in any newspaper published in the County in which said property is located, and execute proper conveyance to the purchaser, and out of the proceeds of said sale the Mortgagee shall retain enough to pay said Note or Notes, and the balance, if any, pay over to the Mortgagors. The Mortgagee or its assigns are authorized to bid for said property and become the purchaser at said sale.

Mortgagors further specially waive all exemptions which Mortgagor now or hereafter may be entitled to under the Constitution and laws of this or any other State. Mortgagors agree to not sell or transfer the aforegranted premises, or any part, without Mortgagee's prior written consent and any such sale or transfer without Mortgagee's prior written consent shall constitute a default under the terms hereof. Whenever the context so requires plural words shall be construed in the singular.

IN TESTIMONY WHEREOF, Mortgagors have hereunto set their hands and affixed their seals this 29TH day of JUNE, 1999.

Witness: [Signature]
Witness: Kathy POJA

Donald C. White Jr. (L.S.) ◀ SIGN HERE
Stephanie Hayes White (L.S.) ◀ SIGN HERE
(If married, both husband and wife must sign)

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned authority, in and for said County in said State, hereby certify that DONALD C WHITE JR AND WIFE, STEPHANIE HAYES WHITE, 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/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 29TH day of JUNE, 1999.

[Signature]
MY COMMISSION EXPIRES 12/31/2000
Notary Public

This instrument was prepared by: BRENT JONES 1511 4TH AVE SOUTH BIRMINGHAM, AL 35233



Norwest Financial
1511 4th Avenue South
Birmingham, Alabama 35233
205/251-6589

ADDENDUM FOR LEGAL DESCRIPTION OF MORTGAGE/DEED OF TRUST DATED 6/29/99,
DONALD C. WHITE, JR. AND, WIFE STEPHANIE HAYES WHITE, MORTGAGORS.

LEGAL DESCRIPTION: 6325 HIGHWAY 13 HELENA, AL 35233

MORTGAGORS: DONALD C. WHITE, JR. & WIFE, STEPHANIE HAYES WHITE

COMMENCE AT THE NORTHEAST CORNER OF SECTION 34, TOWNSHIP 20 SOUTH, RANGE 4 WEST, SHELBY COUNTY, ALABAMA AND RUN THENCE WESTERLY ALONG THE NORTH LINE OF SAID SECTION 34 A DISTANCE OF 304.05 FEET TO THE POINT OF BEGINNING OF THE PROPERTY BEING DESCRIBED: THENCE CONTINUE ALONG LAST DESCRIBED COURSE A DISTANCE OF 723.15 FEET TO A POINT IN THE CENTERLINE OF HURRICAN CREEK; THENCE TURN 131 DEGREES 35 MINUTES 28 SECONDS LEFT AND RUN ALONG CENTER OF SAID CREEK 5.10 FEET TO A POINT; THENCE TURN 35 DEGREES 53 MINUTES 02 SECONDS RIGHT AND RUN 99.29 FEET TO A POINT IN THE CENTER OF SAID CREEK; THENCE TURN 23 DEGREES 17 MINUTES 32 SECONDS LEFT AND RUN 126.26 FEET TO A POINT IN THE CENTER OF SAID CREEK; THENCE TURN 29 DEGREES 44 MINUTES 05 SECONDS LEFT AND RUN 125.37 FEET TO A POINT IN THE CENTER OF CREEK; THENCE TURN 23 DEGREES 45 MINUTES 10 SECONDS RIGHT AND RUN 28.73 FEET TO A POINT IN THE CENTERLINE OF SAID CREEK; THENCE TURN 117 DEGREES 37 MINUTES 47 SECONDS LEFT AND RUN NORTHEASTERLY A DISTANCE OF 221.13 FEET TO A POINT; THENCE TURN 105 DEGREES 05 MINUTES 31 SECONDS RIGHT AND RUN SOUTHWESTERLY 108.06 FEET TO A POINT; THENCE TURN 0 DEGREES 71 MINUTES 01 SECONDS RIGHT AND RUN 213.03 FEET TO A POINT; THENCE TURN 122 DEGREES 14 MINUTES 48 SECONDS LEFT AND RUN 229.25 FEET TO A POINT; THENCE TURN 97 DEGREES 07 MINUTES 13 SECONDS RIGHT AND RUN SOUTHEASTERLY 251 FEET TO A POINT ON THE NORTHERLY RIGHT OF WAY LINE OF HIGHWAY NO 13 IN A CURVE TO THE RIGHT; THENCE TURN 74 DEGREES 13 MINUTES 17 SECONDS LEFT TO CHORD AND RUN NORTHEASTERLY ALONG THE CHORD OF SAID CURVE A CHORD DISTANCE OF 334.74 FEET TO A POINT ON THE SAME RIGHT OF WAY LINE; THENCE TURN 94 DEGREES 11 MINUTES 33 SECONDS LEFT FROM CHORD AND RUN NORTHEASTERLY 296.24 FEET TO THE POINT OF BEGINNING.

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Donald C. White Jr.

Stephanie Hayes White

Jamika B McNeal
MY COMMISSION EXPIRES MAY 20, 2000