

4593

SECOND MORTGAGE

STATE OF ALABAMA

COUNTY OF SHELBY COUNTY

WHEREAS, AMANDA C. ^{Edwards} EDWARDS, AN UNMARRIED WOMAN ("Mortgagor") is/are justly indebted to NEW SOUTH FEDERAL SAVINGS BANK ("Mortgagee") in the principal sum of ONE THOUSAND FIVE HUNDRED SEVENTY-FIVE \$ 1,575.00 at zero percent interest, as evidenced by the Promissory note executed by Mortgagor(s) under even date herewith, and payable under the terms as provided in said Note. ~~WILLIAM B. EDWARDS, A MARRIED MAN AND BARBARA E. EDWARDS, A MARRIED WOMAN~~

NOW, to secure the prompt payment of said note, Mortgagor(s) for and in consideration of the premises, and the sum of Five Dollars to the undersigned in hand paid by the said Mortgagee this day, the receipt of which is hereby acknowledged, do/does hereby Grant, Bargain, Sell and Convey to the said Mortgagee the following described real estate lying and situated in SHELBY County, Alabama, to wit: ****AND 00/100**

This Mortgage is second and subordinate to that certain first mortgage of even date herewith executed by the Mortgagor herein in favor of NEW SOUTH FEDERAL SAVINGS BANK ("Mortgagee"). The term hereof shall run concurrent with the term of the above referenced first mortgage.

And said Mortgagor(s) do hereby covenant with the said Mortgagee that Mortgagor(s) are lawfully seized in fee of said premises; that they are free of and from all encumbrances except as noted above and that Mortgagor(s) will warrant and defend that same against the lawful claims and demands of all persons.

If Mortgagor(s) shall well and truly pay, or cause to be paid, said Note, when due, then this conveyance shall become null and void. Should Mortgagor(s) fail to pay said Note when due, Mortgagee is authorized and empowered to sell said property at auction for cash at the SHELBY County Courthouse door in the City of PELHAM Alabama, first having given notice thereof as required by law, and execute proper conveyance to the purchaser.

EXHIBIT A ATTACHED

This second mortgage shall not be assumable.

CAUTION: It is important that you thoroughly read the contract before you sign it.

IN WITNESS WHEREOF, Mortgagor(s) have hereunto set their hands and official seals this 28TH day of MAY, 19 99.

BORROWER(S):

Amanda Edwards

AMANDA C. EDWARDS

William B. Edwards

WILLIAM B. EDWARDS

Barbara E. Edwards

BARBARA E. EDWARDS

STATE OF ALABAMA
COUNTY OF SHELBY

I, THE UNDERSIGNED, a Notary Public in and for said State hereby certify that AMANDA C. EDWARDS; WILLIAM B. EDWARDS; BARBARA E. EDWARDS whose name(s) are signed to the foregoing mortgage, and who ARE known to me, acknowledged before me on this day that, being informed of the contents of this mortgage, ARE executed the same voluntarily on the day the same bears date.

Given under my hand this 28TH day of MAY, 19 99.

(Seal)

Notary Public

My Commission expires:

06/10/1999
010553 PM CERTIFIED
 Revised 9/96
 SHELBY COUNTY JUDGE OF PROBATE
 003 SNA 15.90

Inst # 1999-31225
 07/27/1999-31225
 08:47 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 12.00
 002 CRM

Exhibit A

LOT 15A, ACCORDING TO THE RESURVEY OF LOTS 1THROUGH 23 HIDDEN CREEK, AS RECORDED
IN MAP BOOK 24 PAGE 7, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Inst # 1999-24498

06/10/1999-24498
01:53 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 SNA 15.90

Inst # 1999-31225

07/27/1999-31225
08:47 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 12.00