

ALABAMA REAL ESTATE MORTGAGE

Amount Financed \$ 39,352.87
Total of Payments \$ 81,782.00

Inst # 2000-05073

The State of Alabama, SHELBY County. Know All Men By These Presents: That whereas, GEORGE ALTON RAMEY AND WIFE, LINDA C. RAMEY, Mortgagors, whose address is 5114 DUNNAVANT VALLEY LANE, BHAM, AL 35242, 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 235 LAKESHORE PKWY, HOMEWOOD, AL 35209, 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 SEPARATE FORM ATTACHED TO THIS MORTGAGE/DEED OF TRUST, WHICH DESCRIPTION IS PART OF THIS MORTGAGE/DEED OF TRUST."

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10:09 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

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 11TH day of FEBRUARY, 2000.

Witness: [Signature]

Witness: [Signature]

George Alton Ramey (L.S.) ☐ SIGN HERE

Linda C. Ramey (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 GEORGE ALTON RAMEY AND WIFE, LINDA C. RAMEY, 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 11TH day of FEBRUARY, 2000

[Signature]
Notary Public
14Y COMMISSION EXPIRES
SEPTEMBER 30, 2010

This instrument was prepared by: DIANE MARSHALL

"Addendum for legal description of Mortgage/Deed of Trust dated 2/11/00, George Alton Ramey and wife, Linda C. Ramey, mortgagors."

A PARCEL OF LAND, CONTAINING APPROXIMATELY 1/2 ACRE, LOCATED IN THE NW 1/4 OF THE SW 1/4, SECTION 10, TOWNSHIP 19 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
COMMENCE AT THE SOUTHEAST CORNER OF SAID NW 1/4 OF THE SW 1/4 AND RUN NORTH ALONG THE EAST BOUNDARY OF SAID 1/4-1/4 SECTION A DISTANCE OF 200 FEET; THENCE TURN LEFT AND RUN PARALLEL WITH THE SOUTH BOUNDARY OF SAID 1/4-1/4 SECTION A DISTANCE OF 726.71 FEET; THENCE TURN AN ANGLE OF 113 DEGREES 32 MINUTES TO THE RIGHT AND RUN IN A NORTHEASTERLY DIRECTION A DISTANCE OF 107.47 FEET TO THE POINT OF BEGINNING OF THE PARCEL HEREIN DESCRIBED; THENCE CONTINUE ALONG THE LAST NAMED COURSE A DISTANCE OF 125 FEET TO A POINT; THENCE TURN AN ANGLE OF 85 DEGREES 03 MINUTES TO THE RIGHT AND RUN IN A SOUTHEASTERLY DIRECTION A DISTANCE OF 175 FEET; THENCE TURN AN ANGLE OF 94 DEGREES 57 MINUTES TO THE RIGHT AND RUN IN A SOUTHWESTERLY DIRECTION A DISTANCE OF 125 FEET; THENCE TURN AN ANGLE OF 85 DEGREES 03 MINUTES TO THE RIGHT AND RUN IN NORTHWESTERLY DIRECTION A DISTANCE OF 175 FEET TO THE POINT OF BEGINNING.

LAR LCR

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