

STATE OF ALABAMA  
SHELBY COUNTY.

This instrument prepared by: Mitchell & Graham, PC

THIS INDENTURE, Made and entered into on this, the 12th day of October 2000  
-19 by and between  
Thomas Lee Clark, Jr. and wife, Shirley Clark  
hereinafter called Mortgagor (whether singular or plural); and First Bank of Childersburg, a banking corporation  
hereinafter called the Mortgagee:

WITNESSETH: That, WHEREAS, the said Thomas Lee Clark, Jr and wife, Shirley Clark  
justly indebted to the Mortgagee in the sum of Twenty Thousand and NO/100  
(\$20,000.00) which is evidenced as follows, to-wit:  
Promissory note, and any renewals or extensions thereof, being due and  
payable in accordance with the terms of said note or notes.

NOW, THEREFORE, IN CONSIDERATION of said indebtedness and any other indebtedness arising hereunder  
and in order to secure the same, and any other indebtedness now or hereafter owing to the Mortgagee by said  
Mortgagor, the Mortgagor does hereby grant, bargain, sell and convey unto Mortgagee the following described  
property, to-wit:

See attached Exhibit A- Legal description

J.L.C., Jr.  
S.C.

Inst # 2001-07955

03/07/2001-07955  
08:26 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
004 CJ1 50.00

Recorded In MORT BK 923 Pg 614, 10/19/2000 08:21:54 AM  
Dell Hill, Probate Judge, Talladega County, AL

**TO HAVE AND TO HOLD**, together with all and singular the rights, tenements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining, unto the Mortgagee, and the Mortgagee's successors and assigns, in fee simple.

And the Mortgagor does hereby covenant with the Mortgagee that the Mortgagor is lawfully seized in fee of said premises; that the Mortgagor has a good right to sell and convey the same; that said premises are free from incumbrance; and that the Mortgagor warrants, and will forever defend the title to said premises against the lawful claims and demands of all persons whomsoever.

This conveyance is upon condition, however, that, if the Mortgagor shall pay and discharge the indebtedness hereby secured as the same matures and shall perform the covenants herein contained, then this conveyance shall become null and void. But if the said Mortgagor should make default in the payment of any part of the indebtedness hereby secured or in the payment of the interest thereon, or should fail to keep any covenant in this mortgage contained, or should be adjudicated bankrupt, or if the improvements on said premises are damaged so as to make the insurance thereon or any part of said insurance payable, then, in the election of the Mortgagee, the entire indebtedness secured hereby shall become immediately due and payable, and failure to declare the entire indebtedness due in case of default shall not operate as a waiver of the right to declare the entire indebtedness due in the event of any subsequent default; and the Mortgagee, the Mortgagee's agent or attorney, is hereby authorized to take possession of the property hereby conveyed, and with or without possession thereof to sell said property at public outcry to the highest bidder, for cash, before the south door of the Court House of Talladega County, Alabama, after giving notice of the time, place, and terms of sale by publication once a week for three successive weeks in some newspaper published in said County or by posting notice at three public places in said County.

In case of sale under the power herein contained, the Mortgagee or any person authorized in writing by the Mortgagee shall have power to execute a conveyance to the purchaser, conveying all the right, title, interest, and claim of the Mortgagor in and to said premises, either at law or in equity. The Mortgagee may purchase said property at any sale hereunder and acquire title thereto as could a stranger.

Out of the proceeds of sale the Mortgagee shall pay, first, the costs of advertising, selling, and conveying said property together with a reasonable attorney's fee; secondly, the amount of the indebtedness due and owing to the Mortgagee hereby secured, together with the interest thereon, and any taxes, insurance premiums, or other charges that the Mortgagee may have paid as herein provided; and lastly, the surplus, if any, shall be paid to the Mortgagor, or the Mortgagor's heirs or assigns.

The Mortgagor covenants that the Mortgagor will pay all taxes and assessments which may lawfully be levied against the premises, and will deposit receipts therefor with the Mortgagee, and that the Mortgagor will insure, and keep insured the improvements thereon against loss by fire and tornado for not less than the indebtedness hereby secured, in some company acceptable to the Mortgagee, with loss payable to the Mortgagee as the Mortgagee's interest may appear, and will deposit with the Mortgagee the policies evidencing such insurance, and that the Mortgagor will protect said premises from waste and keep the same in good condition and repair; and in case of the failure of the Mortgagor to pay said taxes or assessments before the same, or any part thereof, become delinquent, or in case of failure to insure or keep insured in said amount the improvements on said property, or in case of failure to protect said premises from waste and keep the same in good condition and repair, the Mortgagee may, at the Mortgagee's option, either pay said taxes and assessments and purchase said insurance and protect said premises from waste and keep same in good condition and repair, or any of them and the amount of taxes, assessments, insurance premiums, repairs, and other expenditures, or any of them, as paid shall be secured by this conveyance as fully and to the same extent and under the same conditions as the indebtedness hereinabove described — or the Mortgagee may, at the Mortgagee's election, proceed to foreclose this mortgage, as in hereinabove provided.

Mortgagor agrees and stipulates that as against the collection of this said indebtedness the said Mortgagor does hereby waive all right of exemptions, both as to homestead and personal property, under the constitution and laws of the State of Alabama, or of any other state, or of the United States.

IN WITNESS WHEREOF, the Mortgagor has hereto set the Mortgagor's hand and seal, on this, the day and year herein first above written.

\_\_\_\_\_. (L.S.) *Thomas Lee Clark Jr.* (L.S.)  
\_\_\_\_\_. (L.S.) *Shirley Clark* (L.S.)

Recorded In MORT BK 923 Pg 615, 10/19/2000 08:21:54 AM  
Talladega County, Alabama  
Probate Judge

STATE OF ALABAMA, }  
SHELBY COUNTY }

I, the undersigned authority, in and for said County, in said State, hereby certify that .....

.....Thomas Lee Clark, Jr. and wife, Shirley Clark.....

whose name s.....are..... signed to the foregoing conveyance, and who ..are..... known to me (or made known to me) acknowledged before me on this day that, being informed of the contents of the conveyance, they.. executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the .....12th..... day of .....October.....-19 2000 ..

*Judith C. Lavender*  
Notary Public 9/24/2003

STATE OF ALABAMA }  
COUNTY }

I, the undersigned authority, in and for said County, in said State, do hereby certify that on the ..... day of ....., 19 ....., came before me the within named .....

known to me (or made known to me) to be the wife of the within named, ..... who, being examined separate and apart from the husband touching her signature to the within conveyance, acknowledged that she signed the same of her own free will and accord, and without fear, constraints, or threats on the part of the husband.

Given under my hand and seal this the ..... day of ....., 19 .....

.....  
Notary Public

MORT 923 617  
Recorded In Above Book and Page  
10/19/2000 08:21:54 AM  
Bell Hill  
Probate Judge  
Talladega County, AL

Mortgage Tax	30.00
Recording Fee	26.00
TOTAL	56.00

**Exhibit A - Legal Description**

Commence at the SE corner of the SE1/4 of NE1/4, Section 33, Township 18 South, Range 2 East, and run West along the South line of said 1/4 -1/4 a distance of 345.62 feet; then turn right and run North 399.24 feet to the point of beginning; then continue along last described course 691.92 feet; then turn left 90 deg. 14 min. 30 sec. and run West 566.06 feet to the Easterly right-of-way of Southern Railway System (formerly known as Central of Georgia); then turn left 98 deg. 29 min. 20 sec. and run Southerly along said R.O.W. 688.97 feet; then turn left 80 deg. 12 min. 30 sec. and run East 461.52 feet to the point of beginning. ALSO, and easement for access described as commencing at the SE corner of the SE1/4 of NE1/4, Section 33, Township 18 South, Range 2 East, and run West along the South line of said 1/4-1/4 a distance of 345.61 feet; then turn right and run North 399.24 feet to the point of beginning; then turn left 180 deg. 00 min. 00 sec. and run South 563.82 feet to the Northerly right-of-way of Shelby County Highway No. 467; then turn right 94 deg. 48 min. 00 sec. and run Westerly along said R.O.W. 30.11 feet; then turn right 85 deg. 12 min. 00 sec. and run North 561.87 feet; then turn right 91 deg. 03 min. 40 sec. and run East 30 feet, more or less, to the point of beginning.

LESS AND EXCEPT the North 2 acres, more or less, of the above described property wich has been conveyed to Shirley Jean Clark.

MDRT 923 616  
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10/19/2000 08:21:54 AM  
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