



CASH, AND APPLY THE PROCEEDS OF THE SALE: FIRST, TO THE EXPENSE OF ADVERTISING, SELLING AND CONVEYING, INCLUDING A REASONABLE ATTORNEY'S FEE; SECOND, TO THE PAYMENT OF ANY AMOUNTS THAT MAY HAVE BEEN EXPENDED, OR THAT IT MAY THEN BE NECESSARY TO EXPEND, IN PAYING INSURANCE, TAXES OR OTHER INCUMBRANCES, WITH INTEREST THEREON; THIRD, TO THE PAYMENT OF SAID INDEBTEDNESS IN FULL, WHETHER THE SAME SHALL OR SHALL NOT HAVE FULLY MATURED AT THE DATE OF SAID SALE, BUT NO INTEREST SHALL BE COLLECTED BEYOND THE DAY OF SALE; AND FOURTH, THE BALANCE, IF ANY, TO BE TURNED OVER TO THE SAID MORTGAGORS AND UNDESIGNED FURTHER AGREES THAT SAID MORTGAGEES, AGENTS OR ASSIGNS MAY BID AT SAID SALE AND PURCHASE SAID PROPERTY, IF THE HIGHEST BIDDER THEREFOR; AND THE UNDERSIGNED FURTHER AGREE TO PAY A REASONABLE ATTORNEY'S FEE TO SAID MORTGAGEES OR ASSIGNS, FOR THE FORECLOSURE OF THIS MORTGAGE IN CHANCERY, SHOULD THE SAME BE SO FORECLOSED, SAID FEE TO BE A PART OF THE DEBT HEREBY SECURED.

IN WITNESS WHEREOF, THE UNDERSIGNED HAVE SET THEIR SIGNATURES AND SEALS, THIS 22ND DAY OF FEBRUARY, 2001.



SEYBOURN E. HOPPER, JR. (SEAL)

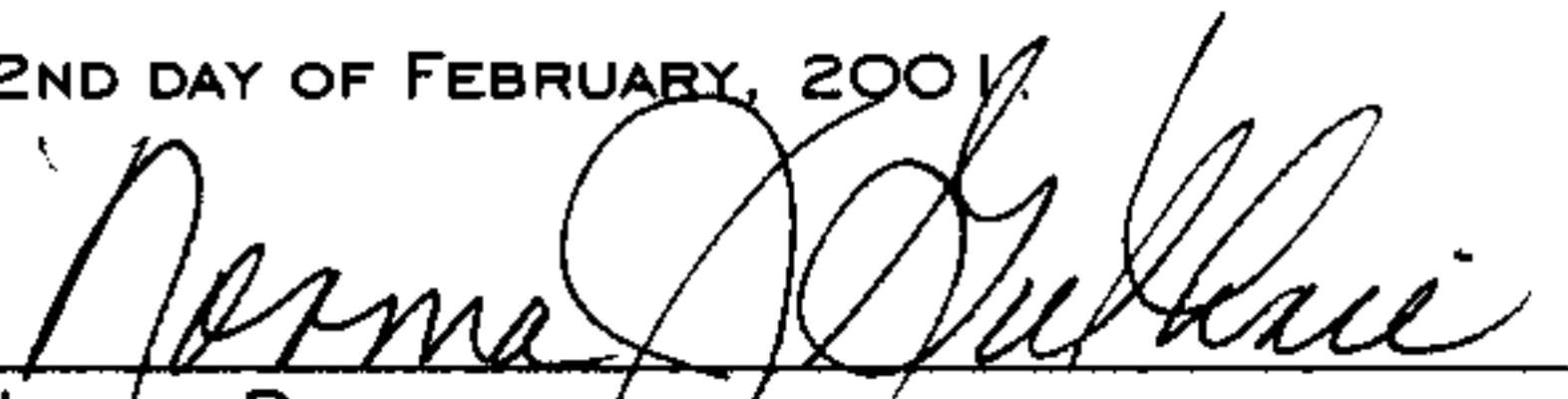


ANITA PAULETTE HOPPER (SEAL)

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, THE UNDERSIGNED AUTHORITY, A NOTARY PUBLIC IN AND FOR SAID COUNTY, IN SAID STATE, HEREBY CERTIFY THAT SEYBOURN E. HOPPER, JR. AND ANITA PAULETTE HOPPER, WHOSE NAMES ARE SIGNED TO THE FOREGOING CONVEYANCE, AND WHO ARE 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 OFFICIAL SEAL THIS 22ND DAY OF FEBRUARY, 2001.



NOTARY PUBLIC
MY COMMISSION EXPIRES: 10-31-03

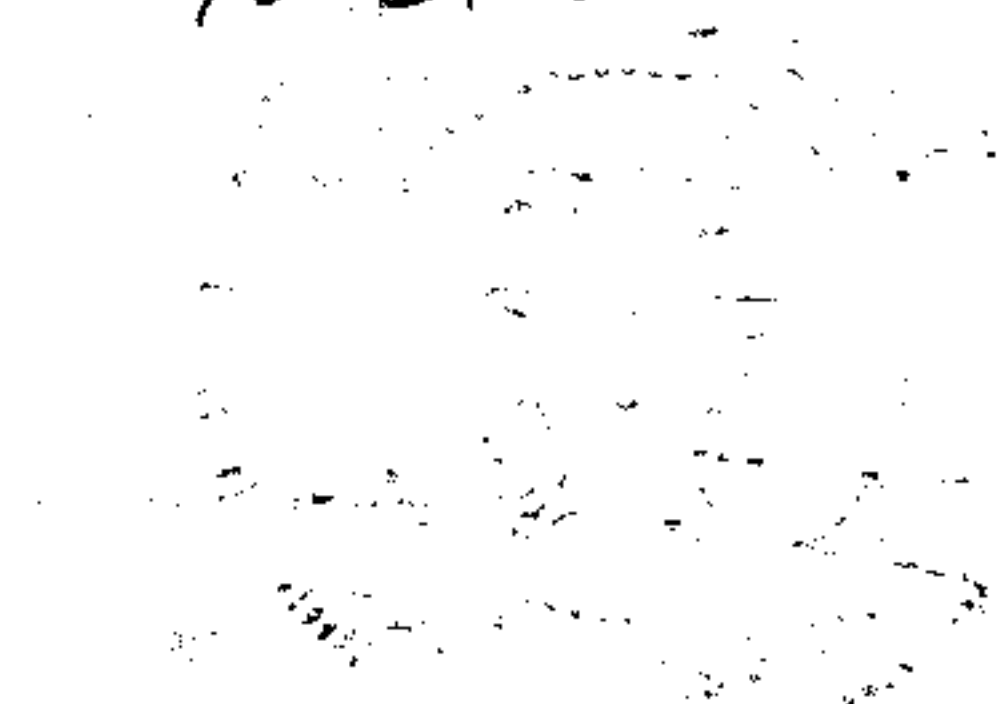


EXHIBIT A

PARCEL I

A parcel of land situated in the West 1/2 of the NW 1/4 of Section 3, Township 16 South, Range 1 East, Shelby County, Alabama, being more particularly described as follows:

Beginning at the NE corner of the W 1/2 of the NW 1/4 of Section 3, go South 00 degrees 13 minutes 38 seconds West along the East boundary of the W 1/2 of the NW 1/4 of said Section 3 for 630.27 feet to an existing iron pin; thence South 00 degrees 41 minutes 02 seconds West along the East boundary of the W 1/2 of the NW 1/4 of said Section 3 for 1,797.93 feet to an intersection with an existing fence; thence South 07 degrees 12 minutes 30 seconds West along said fence for 207.56 feet to the South boundary of the W 1/2 of the NW 1/4 of said Section 3; thence North 87 degrees 58 minutes 15 seconds west along said South boundary for 641.45 feet; thence North 00 degrees 31 minutes 16 seconds East for 751.27 feet; thence North 40 degrees 16 minutes 45 seconds East for 48.89 feet; thence North 48 degrees 49 minutes 43 seconds East for 97.40 feet; thence North 36 degrees 57 minutes 25 seconds East for 34.88 feet; thence North 65 degrees 25 minutes 55 seconds East for 60.07 feet; thence North 35 degrees 14 minutes 50 seconds East for 67.63 feet; thence North 17 degrees 42 minutes 14 seconds West for 56.10 feet; thence North 35 degrees 53 minutes 10 seconds West for 76.93 feet; thence North 60 degrees 15 minutes 00 seconds West for 144.10 feet; thence North 51 degrees 08 minutes 55 seconds West for 36.56 feet; thence North 00 degrees 31 minutes 16 seconds East for 714.37 feet; thence North 19 degrees 59 minutes 00 seconds West for 315.74 feet to the South boundary of Shelby County Highway No. 41; thence North 48 degrees 23 minutes 34 seconds East along said South boundary for 246.61 feet to the beginning of a curve to the left; said curve having a central angle of 10 degrees 31 minutes 21 seconds and a radius of 2,062.20 feet; thence Northeasterly along said curve and said South boundary for 378.73 feet to the North boundary of the W 1/2 of the NW 1/4 of Section 3; thence South 80 degrees 08 minutes 06 seconds East along the North boundary of the W 1/2 of the NW 1/4 of Section 3 for 339.63 feet to the point of beginning.

INITIAL FOR IDENTIFICATION

ALLIABA

Inst # 2001-29093

07/12/2001-29093

03:26 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

003 MEL 65.00