

Rehab Assistance Partnership**Mortgage**

STATE OF ALABAMA

COUNTY OF SHELBYWHEREAS, Betty CardenAmSouth Bank

("Mortgagor") is/are justly indebted to

("Mortgagee") in the principal sum of

Nine Thousand, Five Hundred Thirty-four dollars 9,534.00 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.

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 (See Attached Legal Description on Exhibit A):

Said Mortgagor(s) do hereby covenant with the said Mortgagee that Mortgagor(s) are lawfully seized in fee of said premises. 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 Columbiana, Alabama, first having given notice thereof as required by law, and execute proper conveyance to the purchaser.

This 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 20th day of December, 2001.

BORROWER(S)

Betty Carden
Betty Carden

STATE OF ALABAMA

COUNTY OF Jefferson

I, Susan Boling, a Notary Public in and for said State hereby certify that Betty Carden whose name(s) are signed to the foregoing mortgage, and who is known to me, acknowledged before me on this day that, being informed of the contents of this mortgage, is executed the same voluntarily on the day the same bears date.

Given under my hand this 20th day of December, 2001.

(Seal)

Notary Public

Susan J. Boling

My Commission expires:

11/03/2004

Revised July 6, 2000

01/08/2002-01208
09:44 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 28.40

2002-01208
INSU

EXHIBIT A

Commence at the Southwest corner of the NE 1/4 of the NW 1/4 of Section 20, Township 22 South, Range 2 West, thence run East along the South line of said 1/4 1/4 Section a distance of 233.45 feet to the East R/W line of Spring Creek Road, County Hwy. No. 63; thence turn an angle of 107 deg. 10 min. to the left and run along said Hwy. R/W a distance of 90.00 feet to the point of beginning; thence continue along said Hwy. R/W a distance of 30.00 feet; thence turn an angle of 83 deg. 24 min. to the right and run a distance of 374.77 feet; thence turn an angle of 52 deg. 06 min. to the right and run a distance of 36.56 feet; thence turn an angle of 70 deg. 46 min. to the right and run a distance of 164.40 feet; thence turn an angle of 80 deg. 54 min. to the right and run a distance of 340.33 feet to the point of beginning. Situated in the NE 1/4 of the NW 1/4 of Section 20, Township 22 South, Range 2 West, Huntsville Meridian, Shelby County, Alabama and containing 0.89 acres.

According to survy of Frank W. Wheeler, Registered Surveyor.
dated September 2, 1976.

Inst # 2002-01208

01/03/2002-01208
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