



RETURN TO:
LSI FINANCIAL GROUP
ATTN: TERRI FREPPON
415 N. MCKINNLEY STE 1250
LITTLE ROCK, AR 72205

LOAN NUMBER: 3256260

EXHIBIT

Inst # 1996-02459

9280

(Space Above This Line For Recording Office)
01/24/1996-02459
10:59 AM CERTIFIED
MORTGAGE
SHELBY COUNTY JUDGE OF PROBATE
007 103 44.30

THIS MORTGAGE ("Security Instrument") is given on December 29, 1995. The grantor is Richard E. Holmes and Judy G. Holmes, HUSBAND & WIFE ("Borrower"). This Security Instrument is given to Southern Atlantic Financial Services, Inc., which is organized and existing under the laws of the State of Georgia, and whose address is 2100 Parklane Drive, NE, Ste B, Atlanta, GA 30345 ("Lender"). Borrower owes Lender the principal sum of Two Hundred Ninety-Two Thousand and 00/100 Dollars (U.S.\$ 292,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on February 1st, 2011. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sale, the following described property located in Jefferson County, Alabama.

Lot 4, according to the survey of Heatherwood, 1st Sector, as recorded in Map Book 8, Pages 27 A & B, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.