


# ALABAMA REAL ESTATE MORTGAGE

Amount Financed \$ 37,535.41  
Total of Payments \$ 62,160.00

The State of Alabama, CALHOUN County. Know All Men By These Presents: That whereas, HERBERT E ALLRED AND WIFE MARY L ALLRED, Mortgagors, whose address is 36985 HWY 25 SOUTH HARPERSVILLE AL 35078, are indebted on their promissory note of even date, in the Total of Payments stated above, payable to the order of Wells Fargo Financial Alabama, Inc., Mortgagee, whose address is 1714 HWY 21 SOUTH SUITE C OXFORD AL 36203, 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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Shelby Cnty Judge of Probate, AL  
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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 26TH day of FEBRUARY, 2003.

Witness: Jane Posey  
Witness: [Signature]

Herbert E Allred (L.S.) ◀ SIGN HERE  
Mary L. Allred (L.S.) ◀ SIGN HERE  
(If married, both husband and wife must sign)

STATE OF ~~ALABAMA~~  
CALHOUN COUNTY

I, the undersigned, do hereby, in and for said County in said State, hereby certify that Herbert E Allred and Mary L Allred

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 26th day of February, 2003.

Dana L. Lott  
Notary Public My Commission Expires: 01/09/2004

This instrument was prepared by: Jane Posey 1714 Hwy 21 S, STE C  
OXFORD AL 36203

**"ADDENDUM FOR LEGAL DESCRIPTION OF  
MORTGAGE/DEED OF TRUST DATED 2-26-03,  
HERBERT E AND MARY L ALLRED, MORTGAGORS."**

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**EXHIBIT A  
LEGAL DESCRIPTION**

Attached to file: 96-00511251

All that certain property situated in the County of SHELBY, and State of ALABAMA, being described as follows: Commence at the SW corner of the NE 1/4 of the NW 1/4 of Section 9, Township 20 South, Range 2 East, thence run North along the West line of said 1/4 1/4 Section a distance of 150.00 feet; to the point of beginning. Thence turn an angle of 89 degrees 27' to the left and run a distance of 200.69 feet; thence turn an angle of 89 degrees 27' to the right and run a distance of 153.27 feet; thence turn angle of 91 degrees 29' to right and run a distance of 430.82 feet to the West R.O.W. line of Alabama Highway No. 25; thence turn an angle of 101 degrees 58' to the right and run along said R.O.W. line a distance of 150.00 feet; thence turn an angle of 77 degrees 06' to the right and run a distance of 195.10 feet to the point of beginning. Situated in the N 1/2 of the NW 1/4 of Section 9, Township 20 South, Range 2 East, Shelby County, Alabama.

PARCEL 17-2-09-0-000-009.000

Herbert E. Allred

HERBERT E ALLRED

Mary L. Allred

MARY L ALLRED