



Inst # 03/03  
11:16  
SHELBY C 006

State of Alabama Space Above This Line For Recording Data

**MORTGAGE**  
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is February 24, 2000 and the parties, their addresses and tax identification numbers, if required, are as follows:

**MORTGAGOR:**  
**STEPHNIE F FLURRY** a single woman  
  
**6587 MILL CREEK CIRCLE**  
**BIRMINGHAM, Alabama 35242**

20030425000253680 Pg 2/2 14.00  
Shelby Cnty Judge of Probate, AL  
04/25/2003 08:47:00 FILED/CERTIFIED

☐ If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments.

**LENDER:** Charter One Bank, F.S.B.  
1215 Superior Avenue  
Cleveland, Oh 44114-3279

**PAID**  
FEB XX 2003

**CHARTER ONE BANK, NA**  
**PER** \_\_\_\_\_

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys, sells and mortgages to Lender, with power of sale, the following described property:

Lot 23, according to the Survey of Final Record Plat of Greystone Farms, Mill Creek Sector, Phase 2, as recorded in Map Book 21, Page 21, Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama

The property is located in Shelby at \_\_\_\_\_  
(County)  
6587 MILL CREEK CIRCLE BIRMINGHAM 35242  
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property"). When the Secured Debt (hereafter defined) is paid in full and all underlying agreements have been terminated, this Mortgage will become null and void.

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 25,700.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

4. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:  
A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)