

✓ THE PEOPLES BANK AND TRUST CO. 4949 HIGHWAY 17 HELENA, AL 35080 LENDER'S NAME AND ADDRESS "You" means the Lender, its successors and assigns.	MICHAEL SHAWN MASSEY 503 HILLSBORO LANE HELENA AL 35080	Loan Number <u>2901313213</u> Date <u>07/25/03</u> Maturity Date <u>07/25/13</u> Loan Amount \$ <u>15,000.00</u>
	BORROWER'S NAME AND ADDRESS "I" includes each Borrower above.	

WAIVER OF HOMESTEAD EXEMPTION

I have executed a Note dated JULY 25, 2003 evidencing a loan from you in the amount of 15,000.00. In connection with the Note, I have executed a ☐ Security Agreement ☒ Mortgage dated JULY 25, 2003 under the terms of which I give you certain rights under the laws of this state in the following described Homestead Property:

SEE EXHIBIT "A" WHICH IS MADE A PART OF THIS AGREEMENT


 20030801000496360 Pg 1/2 14.00
 Shelby Cnty Judge of Probate, AL
 08/01/2003 08:13:00 FILED/CERTIFIED

By signing below, I hereby waive any and all homestead rights and exemptions in the Homestead Property, as granted under the Constitution and laws of the State of Alabama, for as long as I occupy the Homestead Property as a principal residence.

In witness whereof, I have signed my name and affixed my seal on 07/25/03

Witnesses:

[Signature]

Signatures:

[Signature] (Seal)
 MICHAEL SHAWN MASSEY -Borrower

..... (Seal)
 -Borrower

[Space Below This Line For Acknowledgment]

The State of Alabama
Shelby County

I Jeralyn C. Chastain
 hereby certify that MICHAEL SHAWN MASSEY AND PATRICIA LINDY MASSEY
 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, (s)he executed the same voluntarily on the day the same bears date. Given under my hand this 25 day of July, 2003

My commission expires: 4-14-2007

[Signature]
 Notary Public

EXHIBIT A

LOT 5, IN BLOCK 2, ACCORDING TO A RESURVEY OF BRECKENRIDGE
PARK, AS RECORDED IN MAP BOOK 9, PAGE 110, IN THE PROBATE
OFFICE OF SHELBY COUNTY, ALABAMA.

Permanent Parcel Number: 138281001024030
MICHAEL SHAWN MASSEY AND WIFE, PATRICIA LINDY MASSEY,
AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP

503 HILLSBORO LANE, HELENA AL 35080
Loan Reference Number : 2901313213
First American Order No: 4554699