

Prepared by:
Stephanie Soukup _____ for
Wells Fargo Financial Bank
3201 N. 4th Ave.
Sioux Falls, SD 57104
Return to:
Wells Fargo Financial Bank
3201 N. 4th Ave.
Sioux Falls, SD 57104

ALABAMA REAL ESTATE MORTGAGE – LINE OF CREDIT

Maximum Principal Secured: \$ 10,000.00

The State of Alabama, _____ County. Know All Men By These Presents: That whereas,
Randall Dooley And Jerra Lynn Dooley, **A MARRIED COUPLE** _____,
Mortgagors, whose address is 104 Canter Way _____,
Alabaster AL 35007 _____, are indebted on their Credit Card Account Agreement ("Agreement"), payable to
the order of Wells Fargo Financial Bank, Mortgagee, whose address is 3201 North 4th Avenue, Sioux Falls, SD 57104,
evidencing a loan made to Mortgagors by Mortgagee. Said Agreement is payable 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 Agreement and without notice or demand, render the entire unpaid balance thereof at once due and payable.

NOW, THEREFORE, in consideration of said loan and to further secure the payment of present and future
advances under the Agreement executed and delivered to Mortgagee by Mortgagors, and any extensions, renewals,
modifications, refinancings, future advances or additional advances of the Credit Card Account Agreement, 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 addendum attached to this Mortgage/Deed of Trust, which description is part
of the Mortgage/Deed of Trust.

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
Agreement, and each and every instalment thereof when due, and Mortgagor has terminated future advances or the
draw period under the Agreement has expired and the amounts secured hereby have been paid in full then this
conveyance shall become null and void. But should Mortgagors fail to pay the Agreement, 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 Agreement, 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.

Notice: This mortgage secures credit in the amount of \$ 10,000.00 (Principal Amount). Loans and advances up to this amount, together with interest, are senior to indebtedness of other creditors under subsequently recorded or filed mortgages and liens.

IN TESTIMONY WHEREOF, Mortgagors have hereunto set their hands and affixed their seals this 23 day of December, 2003.

Witness: [Signature] [Signature] (L.S.)? **SIGN HERE**

Witness: [Signature] [Signature] (L.S.)? **SIGN HERE**

(If married, both husband and wife must sign)

STATE OF ALABAMA
Jefferson COUNTY

I, the undersigned authority, in and for said County in said State, hereby certify that Randall Dooley And Jerra Lynn Dooley, A MARRIED COUPLE

[Signature], 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 23 day of December, 2003.

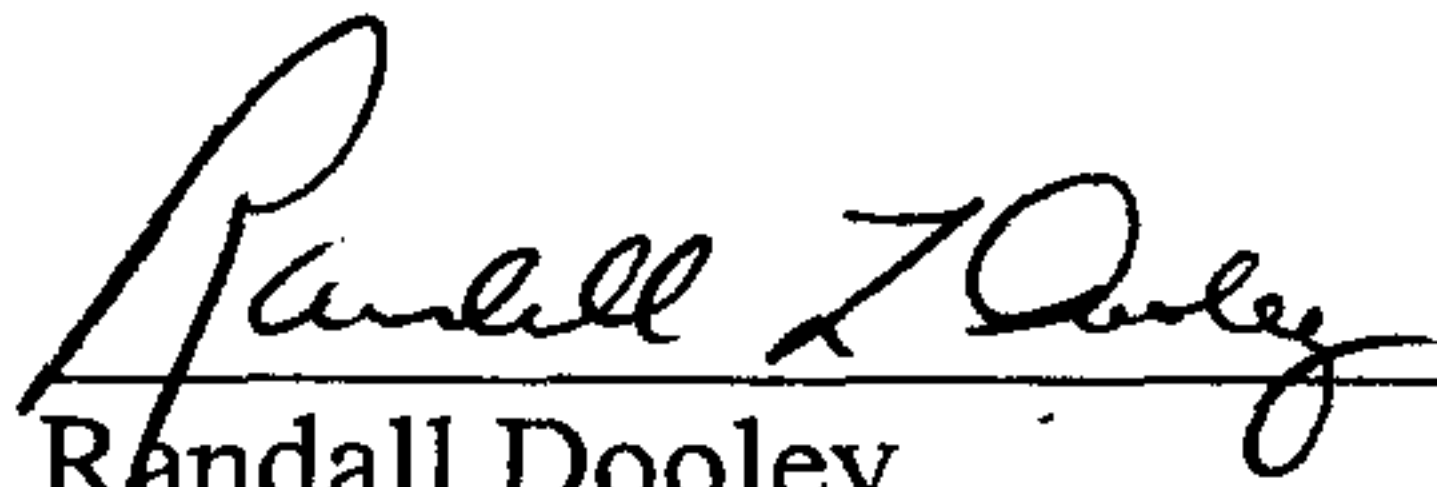
[Signature]
Notary Public

MONICA SHACKELFORD, NOTARY PUBLIC
LAMAR COUNTY, STATE ALABAMA
MY COMMISSION EXPIRES 06-01-2004

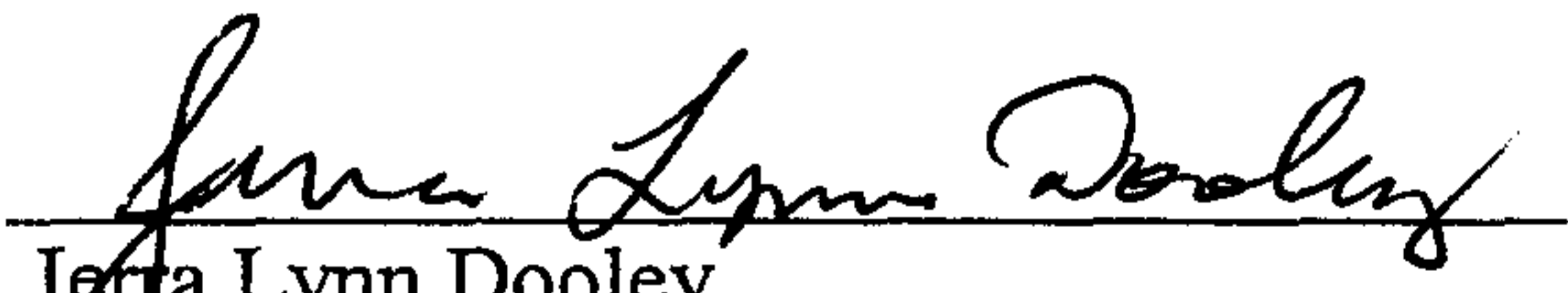
"Addendum for legal description of Mortgage/Deed of Trust dated December 23, 2003,
Randall Dooley and Jerra Lynn Dooley, mortgagors."

LEGAL DESCRIPTION:

LOT 29, IN THE SADDLE LAKE FARMS CONDOMINIUM, A
CONDOMINIUM, LOCATED IN SHELBY COUNTY, ALABAMA, AS
ESTABLISHED BY DECLARATION OF CONDOMINIUM, AS RECORDED IN
INST. NO. 1995-17533 AND AMENDED BY INST. #1996-21491 AND
ARTICLES OF INCORPORATION OF SADDLE LAKE FARMS ASSOCIATION,
INC., AS RECORDED IN INST. NO. 1995-17530, IN THE OFFICE OF
THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, TOGETHER
WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF SADDLE
LAKE FARMS CONDOMINIUM AS SET OUT IN THE SAID DECLARATION
OF CONDOMINIUM, SAID UNIT BEING MORE PARTICULARLY DESCRIBED
IN THE FLOOR PLANS AND ARCHITECTURAL DRAWINGS OF SADDLE
LAKE FARMS CONDOMINIUM AS RECORDED IN MAP BOOK 20, PAGE 20
A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, RIGHTS,
EASEMENTS, RIGHTS-OF-WAY, PROVISIONS, COVENANTS AND
BUILDING SET-BACK LINES OF RECORD.



Randall Dooley



Jerra Lynn Dooley