20040903000495660 Pg 1/3 39.50 Shelby Cnty Judge of Probate, AL

09/03/2004 14:33:00 FILED/CERTIFIED

Prepared by: LIZA KOENEN	_
	_ 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: \$ 15,000.00

The State of Alabama, ______ County. Know All Men By These Presents: That whereas, PERRY B BARNETT SR, Mortgagors, whose address is 1445 21ST AVE, CALERA, AL 35040, 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 Mortgagers. 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 \$15,000.00 (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.

· · · · · · · · · · · · · · · · · · ·	ve hereunto set their hands and affixed their seals this 2
day of SEPTEMBER, 2004.	
Witness: M&M HWW	Puy B. Ber (L.S.) SIGN HERE
Witness: Haule Wruster	(L.S.) ◀ SIGN HERE
	(If married, both husband and wife must sign)
STATE OF Alabama	
She1by	COUNTY
BARNETT SR, whose name is signed to the	County in said State, hereby certify that <u>PERRY B</u> ne foregoing conveyance, and who is known to me, being informed of the contents of the conveyance, he day the same bears date.
Given under my hand and official seal, this the	2 day of SEPTEMBER, 2004.

Notary Public

Mortgage/Deed of Trust Addendum

Addendum for legal description of mortgage/deed of trust dated, SEPTEMBER 2, 2004, PERRY B BARNETT SR, mortgagor(s):

Legal description:

LEGAL DESCRIPTION:

COMMENCING AT THE NW CORNER OF THE NE 1/4 OF SECTION 3, TOWNSHIP 24 NORTH, RANGE 13 EAST, WHICH IS MARKED BY AN IRON BOLT; RUN THENCE IN AN EASTERLY DIRECTION ALONG THE NORTH BOUNDARY OF SAID SECTION 581.6 FEET TO A 1-INCH IRON BOLT; THENCE TURN AN ANGLE OF 43 DEGREES 15 MINUTES TO THE RIGHT AND RUN 366.4 FEET TO AN IRON PIN; WHICH IS SITUATED ON THE EAST BOUNDARY OF 18TH STREET AND THE SOUTH BOUNDARY OF 21ST AVENUE; TURN THENCE AN ANGLE OF 44 DEGREES 44 MINUTES TO THE LEFT AND RUN ALONG THE SOUTH BOUNDARY OF 21ST AVENUE, 1158 FEET TO THE INTERSECTION OF THE SOUTH LINE OF SAID 21ST AVENUE WITH THE EAST LINE OF 15TH STREET, WHICH IS MARKED BY A TRUCK AXLE; CONTINUE THENCE IN THE SAME DIRECTION 75 FEET FOR POINT OF BEGINNING OF A LOT HEREIN CONVEYED; CONTINUE THENCE IN THE SAME DIRECTION 75 FEET TO A 20 FOOT ALLEY; THE POINT BEING MARKED BY A TRUCK AXLE; TURN THENCE AN ANGLE OF 85 DEGREES 40 MINUTES TO THE RIGHT AND RUN 150 FEET ALONG THE WEST BOUNDARY OF SAID ALLEY; TURN THENCE AN ANGLE OF 94 DEGREES 20 MINUTES TO THE RIGHT AND RUN 75 FEET; TURN THENCE AN ANGLE OF 85 DEGREES 40 MINUTES TO THE RIGHT AND RUN 150 FEET TO THE POINT OF BEGINNING. SITUATED IN SHELBY COUNTY, ALABAMA.

ALSO DESCRIBED AS THE EAST HALF OF LOTS 9, 10 AND 11 OF BLOCK 257, ACCORDING TO DUNSTAN'S MAP OF THE TOWN OF CALERA, SHELBY COUNTY, ALABAMA.

SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, RIGHTS, EASEMENTS, RIGHTS-OF-WAY, PROVISIONS, COVENANTS AND BUILDING SET-BACK LINES OF RECORD.

עידותואל עבודונט זוד וושיינילאלו טד עידונים אמני אאניד מוזא

ADDRESS: 1445 21ST AVENUE; CALERA, AL 35040 TAX MAP OR PARCEL ID NO.: 35-1-02-2-001-026.000

SUBJECT PROPERTY IS TOCKTED IN SHELLET COUNTY	9-2-04	
Type Name(s) as Signed PERRY B BARNETT SR	Date	
Type Name(s) as Signed	Date	

NA-1492NOWLINE-0803 (ROC)