


Prepared by:
WELLS FARGO FINANCIAL
ALABAMA, INC. for
2760 HAWKINS PKWY, 102
HOOVER AL
35244


20050502000207890 1/3 \$130.10
Shelby Cnty Judge of Probate, AL
05/02/2005 11:19:14AM FILED/CERT

Return to:
WELLS FARGO FINANCIAL
ALABAMA, INC.
2760 HAWKINS PKWY, 102
HOOVER AL
35244

ALABAMA REAL ESTATE MORTGAGE

Amount Financed \$ 75,352.98
Total of Payments \$ 104,580.00

The State of Alabama, JEFFERSON County. Know All Men By These Presents: That whereas, RONALD L. NACCARI AND BARBARA L. NACCARI, HUSBAND AND WIFE, Mortgagors, whose address is 127 CHADWICK DRIVE HELENA AL 35080, 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 2760 HAWKINS PKWY, 102 HOOVER AL 35244, 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, 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.

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, 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 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, 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. Mortgagors expressly agree to keep all legal taxes, assessments and prior liens against property paid, to keep the buildings and improvements thereon in good repair, to commit no waste thereon, and to keep the buildings and improvements thereon insured for the benefit of the Mortgagee as its interest may appear; and upon failure of Mortgagors to do so, Mortgagee may pay such taxes, assessments and prior liens, and cause said property to be repaired and cause said property to be insured, and the amount so paid shall become a part of the indebtedness secured by this mortgage. 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

28TH day of APRIL 2005
Witness: Lori Fester Ronald L. Naccari (L.S.) **SIGN HERE**
Witness: Barbara L. Naccari (L.S.) **SIGN HERE**
(If married, both husband and wife must sign)

STATE OF ALABAMA
Jefferson COUNTY

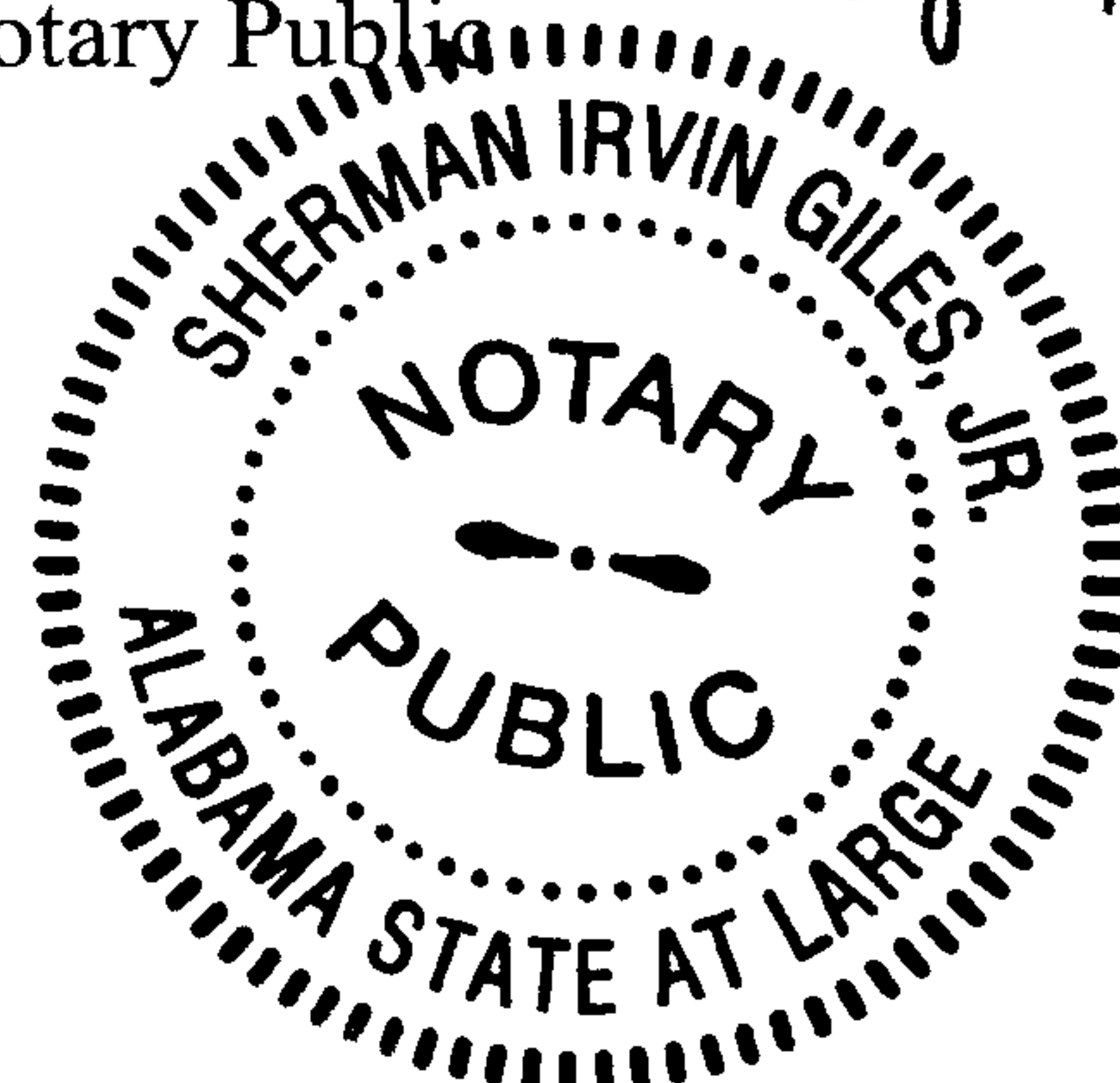
I, the undersigned authority, in and for said County in said State, hereby certify that
Ronald L. Naccari and wife Barbara L. Naccari

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 28th day of April 2005.

Sherman Irvin Giles, Jr.
Notary Public

My Commission Expires
March 18, 2008





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Mortgage/Deed of Trust Addendum

Addendum for legal description of Mortgage/Deed of Trust dated April 28, 2005,
RONALD L. NACCARI AND BARBARA L. NACCARI, mortgagor(s)/trustor(s).

Legal description:

LOT 31, ACCORDING TO THE SURVEY OF CHADWICK, SECTOR 2, AS
RECORDED IN MAP BOOK 17, PAGE 127, IN THE PROBATE OFFICE OF
SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY,
ALABAMA.

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

ADDRESS: 127 CHADWICK DRIVE; HELENA, AL 35080 TAX MAP OR
PARCEL ID NO.: 13-1-02-1-000-016.058

SUBJECT PROPERTY IS LOCATED IN SHELBY COUNTY

RONALD L. NACCARI (Type name as signed)

Date

4/28/05

BARBARA L. NACCARI (Type name as signed)

Date

4/28/05