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Shelby Cnty Judge of Probate, AL
03/22/2006 12:29:05PM FILED/CERT

This Document Prepared By:

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Benny A Durrant

210 E. Redwood Street, #200

Baltimore, MD 21202

After Recording Return To:

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Benny A Durrant

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Baltimore, Maryland 21202

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Tax ID / Parcel Number: N/A

Loan No.: 683289035

FHA Case No.: 703-0113954577

Subordinate Mortgage

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on January 30, 2006 .
The grantor is Joel S. Bryant and Sharon C. Argo Bryant , husband and wife
("Borrower").

This Security Instrument is given to the Secretary of Housing and Urban Development and its successors
and assigns, whose address is 451 Seventh Street, SW, Washington, DC 20410
("Lender").

Borrower owes Lender the principal sum of Five Thousand Five Hundred Seventy and 18/100 Dollars
(U.S. \$5,570.18). This debt is evidenced by Borrower's note dated the same date as this Security
Instrument; ("Note"), which provides for the full debt, if not paid earlier, due and payable on January 01,
2025. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note,
and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest,
advanced to protect the security of this Security Instrument, and (c) the performance of Borrower's
covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does
hereby mortgage, warrant, grant and convey to the Lender the following described property located in
Shelby County, Alabama .

LOT 3, BLOCK 3, ACCORDING TO THE AMENDED MAP OR PLATATION SOUTH, FIRST
SECTOR, AS RECORDED IN MAP BOOK 7 PAGE 173 IN THE OFFICE OF THE JUDGE OF
PROBATE OF SHELBY COUNTY, ALABAMA

Tax ID / Parcel Number: N/A

which has the address of 4328 Morningside Drive, Helena, AL 35080 .
("Property Address")

TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns,
forever, together with all the improvements now or hereafter erected on the property. and all easements,
appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall
also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument
as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and
has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for
encumbrances of record. Borrower warrants and will defend generally the title to the Property against all
claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform
covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real
property.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. Payment of Principal. Borrower shall pay when due the principal of the debt evidenced by the
Note.

2. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of
payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of
Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in
interest. Lender shall not be required to commence proceedings against any successor in interest or refuse
to extend time for payment or otherwise modify amortization of the sums secured by this Security
Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest.
Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the
exercise of any right or remedy.

3. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and
agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and
Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs
this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to
mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security
Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c)
agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any
accommodations with regard to the term of this Security Instrument or the Note without that Borrower's
consent.

4. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street, SW, Washington, DC 20410 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

5. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

6. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

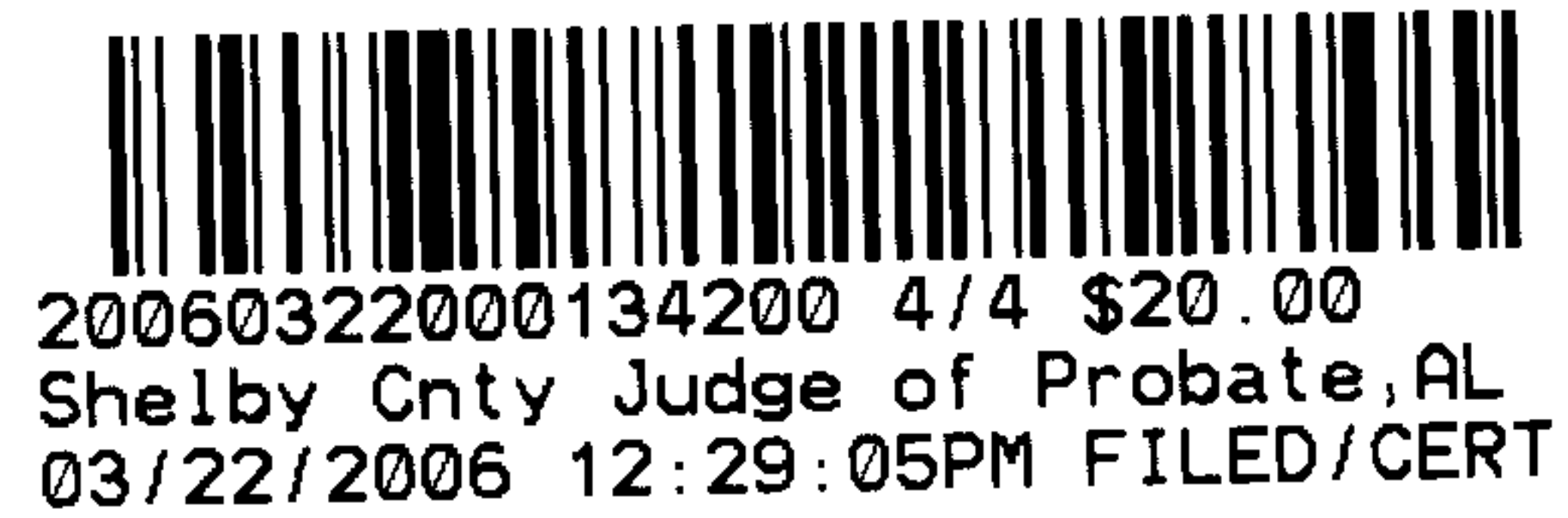
NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

7. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 7, including, but not limited to, reasonable attorneys fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give a copy of a notice to Borrower in the manner provided in paragraph 4. Lender shall publish the notice of sale once a week for three consecutive weeks in a newspaper published in Shelby County, Alabama, and thereupon shall sell the Property to the highest bidder at public auction at the front door of the County Courthouse of this County. Lender shall deliver to the purchaser Lender's deed conveying the Property. Lender or its designee may purchase the Property at any sale. Borrower covenants and agrees that the proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorneys fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

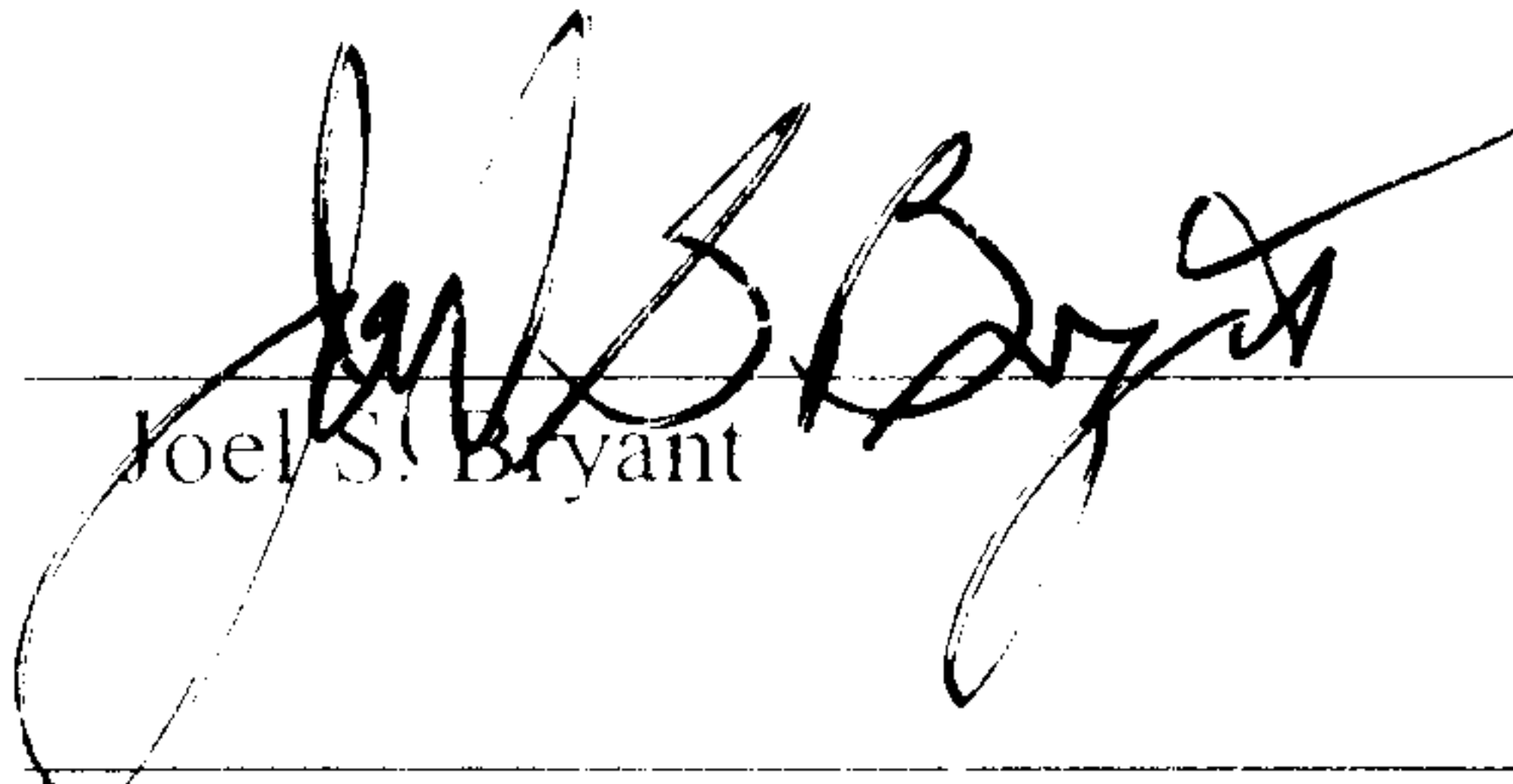
If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 7 of the Subordinate Note, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph or applicable law.

8. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

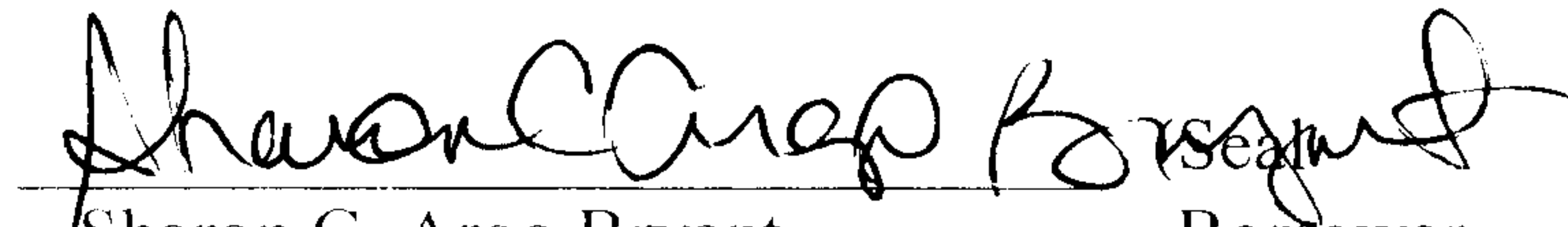


9. Waivers. Borrower waives all rights of homestead exemption in the Property and relinquishes all rights of curtesy and dower in the Property.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

 (Seal
Joel S. Bryant -Borrower

(Seal
-Borrower

 (Seal
Sharon C. Argo Bryant -Borrower

(Seal
-Borrower


(No witnesses required for Borrowers)

_____ [Space Below This Line for Acknowledgment] _____

State of Alabama)
County of Shelby)

I, Kimberly C Joiner [name and style of officer], hereby certify
that Joel S. Bryant and Sharon C. Argo Bryant, husband and wife
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 executed the same voluntarily on the
day the same bears date. Given under my hand this 4th day of February, 2006 A.D.

(Notary Seal is Required)


Notary Signature

Kimberly C Joiner
Print Name

Notary Public, State Alabama

My Commission Expires: Sept. 15, 2007