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WHEN RECORDED MAIL TO:

Record and Return To:
Fiserv Lending Solutions
P.O. BOX 2590
Chicago, IL 60690

HANDLEY, PHILLIP S

2007257/238200

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

7130000472582

REGIONS

DOC48502000000000000000000000000000000

MORTGAGE

THIS IS A FUTURE ADVANCE MORTGAGE

THIS MORTGAGE dated October 11, 2007, is made and executed between PHILLIP S HANDLEY, whose address is 300 OLD 25 HWY W, COLUMBIANA, AL 35051; SOMSUP A HANDLEY, whose address is 300 OLD 25 HWY W, COLUMBIANA, AL 35051; husband and wife (referred to below as "Grantor") and Regions Bank, whose address is 2228 Pelham Parkway, Pelham, AL 35124 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, grants, bargains, sells and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, **(the "Real Property") located in SHELBY County, State of Alabama:**

See EXHIBIT A, which is attached to this Mortgage and made a part of this Mortgage as if fully set forth herein.

The Real Property or its address is commonly known as 300 OLD HWY 25 W, COLUMBIANA, AL 35051.

REVOLVING LINE OF CREDIT. This Mortgage secures the Indebtedness including, without limitation, a revolving line of credit, which obligates Lender to make advances to Borrower so long as Borrower complies with all the terms of the Credit Agreement. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in either the Indebtedness paragraph or this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the intention of Grantor and Lender that this Mortgage secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided in the Credit Agreement and any intermediate balance.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF EACH OF GRANTOR'S AGREEMENTS AND OBLIGATIONS UNDER THE CREDIT AGREEMENT, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

GRANTOR'S WAIVERS. Grantor waives all rights or defenses arising by reason of any "one action" or "anti-deficiency" law, or any other law which may prevent Lender from bringing any action against Grantor, including a claim for deficiency to the extent Lender is otherwise entitled to a claim for deficiency, before or after Lender's commencement or completion of any foreclosure action, either judicially or by exercise of a power of sale.

GRANTOR'S REPRESENTATIONS AND WARRANTIES. Grantor warrants that: (a) this Mortgage is executed at Borrower's request and not at the request of Lender; (b) Grantor has the full power, right, and authority to enter into this Mortgage and to hypothecate the Property; (c) the provisions of this Mortgage do not conflict with, or result in a default under any agreement or other instrument binding upon Grantor and do not result in a violation of any law, regulation, court decree or order applicable to Grantor; (d) Grantor has established adequate means of obtaining from Borrower on a continuing basis information about Borrower's financial condition; and (e) Lender has made no representation to Grantor about Borrower (including without limitation the creditworthiness of Borrower).

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Borrower shall pay to Lender all Indebtedness secured by this Mortgage as it becomes due, and Borrower and Grantor shall strictly perform all Borrower's and Grantor's obligations under this Mortgage.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Borrower and Grantor agree that Borrower's and Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Compliance With Environmental Laws. Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (a) any breach or violation of any Environmental Laws, (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Mortgage. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws; and (2) agrees to indemnify, defend, and hold harmless

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Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Mortgage or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of the Mortgage, including the obligation to indemnify and defend, shall survive the payment of the Indebtedness and the satisfaction and reconveyance of the lien of this Mortgage and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent.

Removal of Improvements. Grantor shall not demolish or remove any Improvements from the Real Property without Lender's prior written consent. As a condition to the removal of any Improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such Improvements with Improvements of at least equal value.

Lender's Right to Enter. Lender and Lender's agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Real Property for purposes of Grantor's compliance with the terms and conditions of this Mortgage.

Compliance with Governmental Requirements. Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

Duty to Protect. Grantor agrees neither to abandon or leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are part of this Mortgage:

Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of any liens having priority over or equal to the interest of Lender under this Mortgage, except for those liens specifically agreed to in writing by Lender, and except for the lien of taxes and assessments not due as further specified in the Right to Contest paragraph.

Right to Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees, or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Mortgage:

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days' prior written notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance, if available, within 45 days after notice is given by Lender that the Property is located in a special flood hazard area, for the maximum amount of your credit line and the full unpaid principal balance of any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property if the estimated cost of repair or replacement exceeds $10,000.00. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at Lender's election, receive and retain the proceeds of any insurance and apply the proceeds to the reduction of the Indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed Improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default under this Mortgage. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Mortgage, then to pay accrued interest, and the remainder, if any, shall be applied to the principal balance of the Indebtedness. If Lender holds any proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor as Grantor's interests may appear.

LENDER'S EXPENDITURES. If Grantor fails (A) to keep the Property free of all taxes, liens, security interests, encumbrances, and other claims, (B) to provide any required insurance on the Property, or (C) to make repairs to the Property then Lender may do so. If any action or proceeding is commenced that would materially affect Lender's interests in the Property, then Lender on Grantor's behalf may, but is not required to, take any action that Lender believes to be appropriate to protect Lender's interests. All expenses incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Credit Agreement, or the maximum rate permitted by law, whichever is less, from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Credit Agreement and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Credit Agreement; or (C) be treated as a balloon payment which will be due and payable at the Credit Agreement's maturity. The Mortgage also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of any default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Mortgage:

Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Mortgage, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such

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participation.

Compliance With Laws. Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

Survival of Promises. All promises, agreements, and statements Grantor has made in this Mortgage shall survive the execution and delivery of this Mortgage, shall be continuing in nature and shall remain in full force and effect until such time as Borrower's Indebtedness is paid in full.

CONDEMNATION. The following provisions relating to condemnation proceedings are a part of this Mortgage:

Proceedings. If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments and documentation as may be requested by Lender from time to time to permit such participation.

Application of Net Proceeds. If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the Indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees incurred by Lender in connection with the condemnation.

IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of this Mortgage:

Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to this Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Mortgage, including without limitation all taxes, fees, documentary stamps, and other charges for recording or registering this Mortgage.

Taxes. The following shall constitute taxes to which this section applies: (1) a specific tax upon this type of Mortgage or upon all or any part of the Indebtedness secured by this Mortgage; (2) a specific tax on Borrower which Borrower is authorized or required to deduct from payments on the Indebtedness secured by this type of Mortgage; (3) a tax on this type of Mortgage chargeable against the Lender or the holder of the Credit Agreement; and (4) a specific tax on all or any portion of the Indebtedness or on payments of principal and interest made by Borrower.

Subsequent Taxes. If any tax to which this section applies is enacted subsequent to the date of this Mortgage, this event shall have the same effect as an Event of Default, and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (1) pays the tax before it becomes delinquent, or (2) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to this Mortgage as a security agreement are a part of this Mortgage:

Security Agreement. This instrument shall constitute a Security Agreement to the extent any of the Property constitutes fixtures, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

Security Interest. Upon request by Lender, Grantor shall take whatever action is requested by Lender to perfect and continue Lender's security interest in the Personal Property. In addition to recording this Mortgage in the real property records, Lender may, at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Mortgage as a financing statement. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall not remove, sever or detach the Personal Property from the Property. Upon default, Grantor shall assemble any Personal Property not affixed to the Property in a manner and at a place reasonably convenient to Grantor and Lender and make it available to Lender within three (3) days after receipt of written demand from Lender to the extent permitted by applicable law.

Addresses. The mailing addresses of Grantor (debtor) and Lender (secured party) from which information concerning the security interest granted by this Mortgage may be obtained (each as required by the Uniform Commercial Code) are as stated on the first page of this Mortgage.

FURTHER ASSURANCES; ATTORNEY-IN-FACT. The following provisions relating to further assurances and attorney-in-fact are a part of this Mortgage:

Further Assurances. At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve (1) Borrower's and Grantor's obligations under the Credit Agreement, this Mortgage, and the Related Documents, and (2) the liens and security interests created by this Mortgage as first and prior liens on the Property, whether now owned or hereafter acquired by Grantor. Unless prohibited by law or Lender agrees to the contrary in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

Attorney-in-Fact. If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably appoints Lender as Grantor's attorney-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph.

FULL PERFORMANCE. If Borrower and Grantor pay all the Indebtedness when due, terminates the credit line account by notifying Lender as provided in the Credit Agreement, and Grantor otherwise performs all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

EVENTS OF DEFAULT. Grantor will be in default under this Mortgage if any of the following happen: (A) Grantor commits fraud or makes a material misrepresentation at any time in connection with the Credit Agreement. This can include, for example, a false statement about Borrower's or Grantor's income, assets, liabilities, or any other aspects of Borrower's or Grantor's financial condition. (B) Borrower does not meet the repayment terms of the Credit Agreement. (C) Grantor's action or inaction adversely affects the collateral or Lender's rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without Lender's permission, foreclosure by the holder of another lien, or the use of funds or the dwelling for prohibited purposes.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of an Event of Default and at any time thereafter, Lender, at Lender's option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty which Grantor would be required to pay.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

Collect Rents. Lender shall have the right, without notice to Borrower or Grantor, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Appoint Receiver. Lender shall have the right to have a receiver appointed to take possession of all or any part of the Property, with the

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power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Judicial Foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

Nonjudicial Sale. Lender will be authorized to take possession of the Property and, with or without taking such possession, after giving notice of the time, place and terms of sale, together with a description of the Property to be sold, by publication once a week for three (3) successive weeks in some newspaper published in the county or counties in which the Real Property to be sold is located, to sell the Property (or such part or parts thereof as Lender may from time to time elect to sell) in front of the front or main door of the courthouse of the county in which the Property to be sold, or a substantial and material part thereof, is located, at public outcry, to the highest bidder for cash. If there is Real Property to be sold under this Mortgage in more than one county, publication shall be made in all counties where the Real Property to be sold is located. If no newspaper is published in any county in which any Real Property to be sold is located, the notice shall be published in a newspaper published in an adjoining county for three (3) successive weeks. The sale shall be held between the hours of 11:00 a.m. and 4:00 p.m. on the day designated for the exercise of the power of sale under this Mortgage. Lender may bid at any sale had under the terms of this Mortgage and may purchase the Property if the highest bidder therefore. Grantor hereby waives any and all rights to have the Property marshalled. In exercising Lender's rights and remedies, Lender will be free to sell all or any part of the Property together or separately, in one sale or by separate sales.

Deficiency Judgment. If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section.

Tenancy at Sufferance. If Grantor remains in possession of the Property after the Property is sold as provided above or Lender otherwise becomes entitled to possession of the Property upon default of Grantor, Grantor shall become a tenant at sufferance of Lender or the purchaser of the Property and shall, at Lender's option, either (1) pay a reasonable rental for the use of the Property, or (2) vacate the Property immediately upon the demand of Lender.

Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Credit Agreement or available at law or in equity.

Sale of the Property. To the extent permitted by applicable law, Borrower and Grantor hereby waive any and all right to have the Property marshalled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

Notice of Sale. Lender will give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of the sale or disposition. Any sale of the Personal Property may be made in conjunction with any sale of the Real Property.

Election of Remedies. All of Lender's rights and remedies will be cumulative and may be exercised alone or together. An election by Lender to choose any one remedy will not bar Lender from using any other remedy. If Lender decides to spend money or to perform any of Grantor's obligations under this Mortgage, after Grantor's failure to do so, that decision by Lender will not affect Lender's right to declare Grantor in default and to exercise Lender's remedies.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest at the Credit Agreement rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees and title insurance, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

NOTICES. Any notice required to be given under this Mortgage, including without limitation any notice of default and any notice of sale shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Mortgage. All copies of notices of foreclosure from the holder of any lien which has priority over this Mortgage shall be sent to Lender's address, as shown near the beginning of this Mortgage. Any person may change his or her address for notices under this Mortgage by giving formal written notice to the other person or persons, specifying that the purpose of the notice is to change the person's address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors. It will be Grantor's responsibility to tell the others of the notice from Lender.

PRIVATE FLOOD INSURANCE. If the Property is at any time deemed to be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area and if Federal Flood Insurance is not available, Grantor agrees to obtain and maintain flood insurance in an amount equal to the full unpaid principal balance under the Note plus the amount of any prior liens on the Property. Such flood insurance will be with such insurer as is satisfactory to Lender. Such flood insurance will also be on such terms as are satisfactory to Lender, including deductible provisions, endorsements, a standard mortgagee clause in favor of Lender, and stipulations that coverage will not be cancelled or diminished without at least ten (10) days' prior written notice to Lender with no disclaimer for failure to give such cancellation notice.

DEFENSE COSTS. Subject to any limits under applicable law, in addition to the costs and expenses Grantor has agreed to pay within this Mortgage, Grantor will pay all costs and expenses incurred by Lender arising out of or relating to any steps or actions Lender takes to defend any unsuccessful claim, allegation, remedy or counterclaim Borrower may assert against Lender, including any "Claim" (as that term is defined below) referred to arbitration as provided below. Such costs and expenses shall include, without limitation, attorneys' fees and costs.

ARBITRATION OF DISPUTES AND WAIVER OF JURY TRIAL. Except as expressly provided below, any controversy, claim, dispute or disagreement (any "Claim") arising out of, in connection with or relating to (1) Grantor's business relationship with Lender; (2) the performance, interpretation, negotiation, execution, collateralization, administration, repayment, modification, or extension of this Mortgage; (3) any charge or cost incurred pursuant to this Mortgage; (4) the collection of any amounts due under this Mortgage; (5) any alleged tort or other claim arising out of or relating in any way to this Mortgage, collateral under this Mortgage, any account established pursuant to this Mortgage, or any insurance or mechanical repair contract purchased pursuant to or in connection with this Mortgage; (6) any breach of any provision of this Mortgage; (7) any statement or representation made to Grantor by or on behalf of Lender; or (8) any of the foregoing arising out of, in connection with or relating to any agreement which relates to this Mortgage or any assignment of this Mortgage, or any relationship created by or resulting from this Mortgage, will be settled by binding arbitration under the Federal Arbitration Act ("FAA"). This agreement to arbitrate shall include any Claims involving Lender's officers, directors, employees, agents, representatives, contractors, subcontractors, affiliates, successors or assigns, and any such Claims against any of those parties may be joined or consolidated with any related Claims against Lender in a single arbitration proceeding.

Administration and Rules. The arbitration will be administered by the American Arbitration Association (the "AAA") under its Commercial Arbitration Rules and, where applicable, its Supplementary Procedures for the Resolution of Consumer-Related Disputes (collectively, the "Arbitration Rules") in effect at the time the demand for arbitration is filed. In the event of a conflict between the Arbitration Rules and this Mortgage, this Mortgage will control, except that, in the event that the AAA determines that any provision of this Mortgage does not comply with applicable standards stated in the AAA's Consumer Due Process Protocol, the standards of the Protocol will control. Lender will tell Grantor how to contact the AAA and how to get a copy of the Arbitration Rules without cost if Grantor asks Lender in writing to do so. Or, Grantor may contact the AAA directly at 1-800-778-7879 (toll-free) or at www.adr.org.

Arbitration Fees and Costs. If the AAA's Supplemental Procedures for Consumer-Related Disputes apply to Grantor's Claim or Counterclaim, and if Grantor's Claim or Counterclaim for actual damages does not exceed $10,000, Grantor will be responsible for paying one-half of the arbitrator's fees up to a maximum of $125. If Grantor's Claim or Counterclaim for actual damages exceeds $10,000 but does not exceed $75,000, Grantor will be responsible for paying one-half of the arbitrator's fees up to a maximum of $375. For such Claims or Counterclaims that do not exceed $75,000, Lender will pay all other arbitrator's fees and costs imposed by the administrator of the arbitration.

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If Grantor's claim or counterclaim is a consumer-related claim for actual damages that exceeds $75,000, or if it is a non-monetary consumer-related claim or counterclaim, or if it is not a consumer-related claim or counterclaim, Grantor will be responsible for paying the administrative costs and arbitrator's fees as provided in the AAA's Commercial Fee Schedule. Additionally, in the case of a consumer-related claim or counterclaim for actual damages in excess of $75,000 or for non-monetary damages, and in the case of any non-consumer-related claim or counterclaim, the prevailing party in an arbitration proceeding may seek to recover its expenses for administrative fees and arbitrator(s)'s fees from the other party in accordance with the Arbitration Rules. The final award by the arbitrator(s) pertaining to such a Claim or Counterclaim can apportion the administrative fees and expenses and arbitrators' fees between Grantor and Lender as part of the award, as the arbitrator(s) determines is appropriate.

The fees and costs stated in this Mortgage are subject to any amendments to the Arbitration Rules and fee and cost schedules of the AAA. The fee and cost schedule in effect at the time Grantor submits its claim or counterclaim will apply. The Arbitration Rules permit Grantor to request a deferral or reduction of the administrative fees of arbitration if paying them would cause Grantor extreme hardship. Each party also has the option of filing an action in small claims court for Claims or disputes within the scope of the small claims court's jurisdiction.

Arbitrator(s). The arbitration of any Claim or any counter-Claim of $100,000 or greater shall be conducted by a panel of three arbitrators. The arbitration of any Claim or any Counter-Claim of a lesser amount shall be conducted by one arbitrator. The arbitrator(s) shall be selected from the AAA's panel of arbitrators by mutual agreement between Grantor and Lender. If Grantor and Lender cannot agree on the arbitrator(s), the AAA shall appoint the arbitrator(s).

No Joinder of Claims; No Class Claims. Except as expressly provided in this agreement to arbitrate, no Claim may be joined with another dispute or lawsuit, or consolidated with the arbitration of another Claim, or resolved on behalf of a class of similarly situated persons. The validity and effect of this provision of this agreement to arbitrate shall be determined by a court of competent jurisdiction and not by the arbitrator(s).

Limitations, Defenses and Privileges. All statutes of limitation, defenses, and attorney-client and other privileges that would apply in a court proceeding will apply in the arbitration.

Location of Hearing. Any in-person arbitration hearing will be held in Birmingham, Alabama, where Lender's main office is located, or in the state where this Mortgage was executed if Lender has a branch office in that state.

Scope. Except as otherwise expressly provided in this agreement to arbitrate, any dispute regarding whether a particular controversy is subject to arbitration, including any claim of unconscionability and any dispute over the scope or validity of this agreement to arbitrate disputes or of this entire Mortgage, will be decided by the arbitrator(s).

Exchange of Information. The arbitrator(s) shall establish such reasonable procedures as may be necessary for the reasonable exchange of information between the parties prior to such arbitration.

Expedited Procedures. The Expedited Procedures of the Arbitration Rules shall apply in any dispute where no claim or counterclaim exceeds $75,000, exclusive of interest and arbitration fees and costs.

Award. In rendering an award, the arbitrator(s) shall apply applicable contract terms, statutes and legal precedent and shall follow applicable rules of evidence, enforce applicable privileges, and employ applicable burdens of proof. The arbitrator(s) shall award only such relief as a court of competent jurisdiction could properly award under applicable law. The arbitration award shall be in writing and shall include a written explanation of the basis for the award under the applicable contract terms, statutes and legal precedents. Any appeal of the arbitration award will be governed by the FAA. Judgment on the arbitration award may be entered in any court having jurisdiction.

Self-Help Remedies and Small Claims Court. This agreement to arbitrate does not limit the right of Grantor or Lender, whether before, during or after the pendency of any arbitration proceeding, to exercise self-help remedies such as set-off or repossession and sale of collateral, or to foreclose a mortgage with or without a court action, or to bring an action (individually, and not on behalf of a class) to obtain provisional or ancillary remedies or injunctive relief (other than a stay of arbitration) to protect the rights or property of the party seeking such relief. The taking of any of the actions described in the preceding sentence by Grantor or Lender or the filing of a court action by Grantor or Lender shall not be deemed to be a waiver of the right to demand arbitration of any Claim asserted as a counterclaim or the like in response to any such action. This agreement to arbitrate does not limit Grantor's or Lender's right to file an action in small claims court for Claims or disputes within the scope of the small claims court's jurisdiction.

Transaction Involving Commerce. Grantor and Lender specifically acknowledge and agree that this Mortgage evidences a "transaction involving commerce" under the FAA, and hereby waive and relinquish any right to claim otherwise. Grantor and Lender hereby acknowledge, agree and stipulate that: Lender is a multi-state banking organization engaged in interstate banking; Lender's deposits are federally insured; the funds used to fund loans such as this one are obtained, at least in part, through interstate commerce; and Lender regularly uses the services of businesses located in other states in making and administering loans and in conducting other transactions.

Severability. Except as provided in the following sentence, if any term or provision of this agreement to arbitrate disputes and waiver of jury trial is held to be invalid or unenforceable, the remaining provisions shall be enforced without regard to the invalid or unenforceable term or provision. If the prohibition against joinder of claims and class actions, or any portion thereof, is held to be invalid or unenforceable, the agreement to arbitrate disputes shall also be invalid and unenforceable, but the waiver of jury trial shall continue to be enforceable.

Survival of Arbitration Agreement. This agreement to arbitrate disputes will survive the payment of the Indebtedness and the termination of this Mortgage.

Waiver of Right to Jury Trial. WHETHER ANY CLAIM OR DISPUTE IS SUBMITTED TO ARBITRATION OR RESOLVED BY A COURT, GRANTOR AND LENDER VOLUNTARILY AND KNOWINGLY WAIVE ANY RIGHT TO A JURY TRIAL WITH RESPECT TO SUCH DISPUTE TO THE FULLEST EXTENT ALLOWED BY LAW.

NOTICE: This agreement to arbitrate disputes limits or waives certain of Grantor's rights. With respect to Claims Grantor is agreeing to arbitrate pursuant to this Mortgage, Grantor is waiving Grantor's right to bring a court action, and Grantor is waiving the right to have a jury trial on all controversies, whether settled by arbitration or by a court. Grantor cannot represent a class of claimants in the arbitration proceeding. Discovery may be more limited in arbitration than in a court proceeding, and the right and grounds to appeal from an arbitrator's award are more limited than in an appeal from a court judgment. Certain other rights Grantor has in a court proceeding also may not be available in arbitration.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Mortgage:

Amendments. What is written in this Mortgage and in the Related Documents is Grantor's entire agreement with Lender concerning the matters covered by this Mortgage. To be effective, any change or amendment to this Mortgage must be in writing and must be signed by whoever will be bound or obligated by the change or amendment.

Caption Headings. Caption headings in this Mortgage are for convenience purposes only and are not to be used to interpret or define the provisions of this Mortgage.

Governing Law. This Mortgage will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Alabama without regard to its conflicts of law provisions. This Mortgage has been accepted by Lender in the State of Alabama.

Joint and Several Liability. All obligations of Borrower and Grantor under this Mortgage shall be joint and several, and all references to Grantor shall mean each and every Grantor, and all references to Borrower shall mean each and every Borrower. This means that each Grantor signing below is responsible for all obligations in this Mortgage.

No Waiver by Lender. Grantor understands Lender will not give up any of Lender's rights under this Mortgage unless Lender does so in writing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean Grantor will not have to comply with the other provisions of this Mortgage. Grantor also understands that if Lender does consent to a request, that does not mean that Grantor will not have to get Lender's consent again if the situation happens again. Grantor further understands that just because Lender consents to one or more of Grantor's requests, that does not mean Lender will be required to consent to any of Grantor's future requests. Grantor waives presentment, demand for payment, protest, and notice of dishonor.

Severability. If a court finds that any provision of this Mortgage is not valid or should not be enforced, that fact by itself will not mean that the rest of this Mortgage will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Mortgage even if a provision of this Mortgage may be found to be invalid or unenforceable.

Merger. There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

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Successors and Assigns. Subject to any limitations stated in this Mortgage on transfer of Grantor's interest, this Mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Mortgage and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Mortgage or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Mortgage.

Waive Jury. All parties to this Mortgage hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by any party against any other party.

Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Alabama as to all Indebtedness secured by this Mortgage.

DEFINITIONS. The following words shall have the following meanings when used in this Mortgage:

Borrower. The word "Borrower" means PHILLIP S HANDLEY and includes all co-signers and co-makers signing the Credit Agreement and all their successors and assigns.

Credit Agreement. The words "Credit Agreement" mean the credit agreement dated October 11, 2007, **with credit limit of $195,800.00** from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The maturity date of this Mortgage is October 11, 2027. **NOTICE TO GRANTOR: THE CREDIT AGREEMENT CONTAINS A VARIABLE INTEREST RATE.**

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Mortgage in the events of default section of this Mortgage.

Grantor. The word "Grantor" means PHILLIP S HANDLEY and SOMSUP A HANDLEY.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal and interest payable under the Credit Agreement and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations of Grantor under this Agreement, together with interest on such amounts as provided in this Agreement, and any and all other present or future, direct or contingent liabilities or indebtedness of any person who signs the Credit Agreement to the Lender of any nature whatsoever, whether classified as secured or unsecured, except that the word "Indebtedness" shall not include any debt subject to the disclosure requirements of the Federal Truth-In-Lending Act if, at the time such debt is incurred, any legally required disclosure of the lien afforded hereby with respect to such debt shall not have been made.

Lender. The word "Lender" means Regions Bank, its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Credit Agreement.

Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Mortgage.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

THIS MORTGAGE IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MORTGAGE IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X _____ (Seal)
PHILLIP S HANDLEY

X _____ (Seal)
SOMSUP A HANDLEY

This Mortgage prepared by:

Name: Brooke Schweitzer
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **PHILLIP S HANDLEY and SOMSUP A HANDLEY, husband and wife,** whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of said Mortgage, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 11th **day of** September, 20 07

Notary Public

JUSTIN MOSS
Notary Public, State of Alabama
Alabama State At Large
My Commission Expires
July 16, 2011

My commission expires July 16, 2011

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SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF SHELBY AND STATE OF ALABAMA DESCRIBED AS FOLLOWS:

PARCEL 1:

A PARCEL OF LAND IN THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 26, TOWNSHIP 21 SOUTH RANGE 1 WEST, BEING THE SAME DESCRIBED IN A DEED TO HARRY L. PHILLIPS RECORDED IN INSTRUMENT #1995-28008, OF THE REAL PROPERTY RECORDS OF SHELBY COUNTY, ALABAMA, SAID PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE WEST LINE OF THE ALABAMA, GAS CORP. PARCEL (THE OLD RAILROAD RIGHT OF WAY) AND SOUTH RIGHT OF WAY OF ALABAMA STATE NO. 25; THENCE SOUTH 19 DEG. 13 MIN. 57 SEC. EAST ALONG THE WEST LINE OF SAID ALABAMA, GAS CORP. PARCEL, A DISTANCE OF 491.50 FEET TO AN IRON PIPE FOUND AT THE POINT OF BEGINNING; THENCE SOUTH 70 DEG. 59 MIN. 51 SEC. WEST A DISTANCE OF 129.54 FEET TO AN IRON PIPE, FOUND THENCE SOUTH 70 DEG. 45 MIN. 58 SEC. WEST A DISTANCE OF 328.14 FEET TO A ½ INCH REBAR SET, WITH A CAP STAMPED S WHEELER CA 0502" THENCE SOUTH 11 DEG. 00 MIN. 43 SEC. EAT A DISTANCE OF 264.61 FEET TO A ½ INCH REBAR SET, WITH A CAP STAMPED S WHEELER CA 0502" THENCE NORTH 71 DEG. 59 MIN. 28 SEC. EAST A DISTANCE OF 404.43 FEET TO A ½ INCH REBAR SET, WITH A CAP STAMPED "S WHEELER CA 0502" THENCE NORTH 00 DEG. 51 MIN. 20 SEC. EAST A DISTANCE OF 264.63 FEET TO A ½ INCH REBAR SET ON THE WEST LINE OF SAID ALABAMA GAS CORP. PARCEL WITH A CAP STAMPED "S WHEELER CA 0502" THENCE NORTH 19 DEG. 13 MIN. 57 SEC. WEST A DISTANCE OF 22.01 FEET TO THE POINT OF BEGINNING.

ACCORDING TO SURVEY OF SID WHEELER. RLS 16165, DATED MAY 9, 2001.

PARCEL 2:

COMMENCE AT THE SOUTHEAST CORNER OF SECTION 26, TOWNSHIP 21 SOUTH, RANGE 1 WEST, COLUMBIANA, SHELBY COUNTY, ALABAMA AND RUN THENCE WESTERLY ALONG THE SOUTH LINE OF SAID SECTION A DISTANCE OF 663.49 FEET TO A STEEL PIN CORNER RAND THE POINT OF BEGINNING OF THE PARCEL BEING DESCRIBED: THENCE 00 DEG. 04 MIN. 10 SEC. LEFT AND CONTINUE WESTERLY A DISTANCE OF 329.67 FEET TO A STEEL PIN CORNER THENCE TURN 90 DEG. 48 MIN. 13 SEC. TO THE RIGHT AND RUN NORTHERLY 659.90 FEET TO A STEEL PIN CORNER; THENCE TURN 89 DEG. 08 MIN. 38 SEC. TO THE RIGHT AND RUN EASTERLY 329.98 FEET TO A STEEL PIN CORNER THENCE TURN 90 DEG. 52 MIN. 57 SD. TO THE RIGHT AND RUN SOUTHERLY 660.20 FEET TO THE POINT OF BEGINNING.

PARCEL 3:

COMMENCE AT THE SOUTHWEST CORNER OF THE SW ¼ OF THE SE ¼ SECTION 14 TOWNSHIP 21 SOUTH RANGE 1 WEST THENCE RUN NORTH ALONG THE WEST LINE OF SAID ¼ -1/4 SECTION A DISTANCE OF 612.30 FEET THENCE TURN ANGLE OF 98 DEG. 54 MIN. TO THE RIGHT AND RUN A DISTANCE OF 505.55 FEET TO THE POINT OF BEGINNING; THENCE TURN AN ANGLE OF 3 DEG. 20 MIN. 29 SEC. TO THE LEFT AND RUN A DISTANCE OF 162.47 FEET TO A POINT ON THE SOUTHWEST RIGHT OF WAY LINE OF SHELBY HWY. NO. 47; THENCE TURN AN ANGLE OF 58 DEG. 47 MIN. 29 SEC. TO THE RIGHT AND RUN ALONG SAID HWY. R/W A DISTANCE OF 170.00 FEET; THENCE TURN AN ANGLE OF 124 DEG. 57 MIN. TO THE RIGHT AND RUN A DISTANCE OF 175.00 FEET; THENCE TURN AN ANGLE OF 56 DEG. 43 MIN. TO THE RIGHT AND RUN A DISTANCE OF 154.00 FEET TO THE POINT OF BEGINNING. SITUATE IN THE SW ¼ OF THE SE ¼ SECTION 14 TOWNSHIPS 21 SOUTH, RANGE 1 WEST, SHELBY COUNTY ALABAMA.

PARCEL 4:

COMMENCING AT THE SOUTHWEST CORNER OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 36, TOWNSHIP 21, RANGE 1 WEST AND RUN IN AN EASTERLY DIRECTION ALONG THE SOUTH BOUNDARY OF SAID FORTY 865 FEET TO THE WEST BOUNDARY OF THE COLUMBIANA-SHELBY ROAD; THENCE IN A NORTHWESTERLY DIRECTION ALONG THE WEST BOUNDARY OF SAID ROAD 188 FEET TO A NARROW ROAD OR DRIVEWAY. WHICH IS THE POINT OF BEGINNING OF THE LOT HEREIN DESCRIBED; THE SAID POINT BEING MARKED BY AN IRON STAKE, THENCE RUN IN WESTERLY DIRECTION ALONG SAID ROAD 176 FEET TO AN IRON STAKE: THENCE

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RUN IN NORTHERLY DIRECTION PARALLEL WITH COLUMBIANA-SHELBY ROAD 100 FEET; RUN THENCE IN AN EASTERLY DIRECTION PARALLEL WITH THE FIRST NAMED ROAD OR DRIVEWAY 175 FEET TO THE COLUMBIANA SHELBY ROAD: RUN THENCE IN A SOUTHERLY DIRECTION ALONG SAID ROAD 100 FOOT TO POINT OF BEGINNING.

PARCEL 5:

COMMENCE AT THE NORTHEAST CORNER OF THE NW 1/4 OF THE SE ¼ OF SECTION 22, TOWNSHIP 21 SOUTH, RANGE I EAST, SHELBY COUNTY, ALABAMA; THENCE RUN WEST ALONG THE NORTH LINE OF SAID ¼ -1/4 SECTION FOR 660.0 FEET TO THE POINT OF BEGINNING: THENCE CONTINUE LAST DESCRIBED COURSE FOR 611.43 FEET TO THE EASTERLY RIGHT OF WAY OT HEATON -JACKSON ROAD; THENCE 106 DEG. 16 MIN. LEFT RUN ALONG SAID RIGHT-OF-WAY FOR 159.07 FEET: THENCE 88 DEG 48 MIN. 40 SEC. LEFT RUN 587.08 FEET TO THE POINT OF BEGINNING. ACCORDING TO SURVEY OF THOMAS E. SIMMONS. RLS #12045 DATED APRIL 18, 1986.

PARCEL 6:

LOT 344, ACCORDING THE SURVEY OF ALABAMA POWER COMPANY RECREATIONAL COTTAGE SITE $ECTOR 1 AS RECORDED IN MAP BOOK 21, PAGES 96A-C IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PARCEL 7:

A PARCEL OF LAND SITUATED IN THE SW 1/4 OF THE SW 1/4 OF SECTION 25. TOWNSHIP 21 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA, DESCRIBED AS FOLLOWS: COMMENCE AT THE SW CORNER OF SECTION 25, TOWNSHIP 21 SOUTH, RANGE 1 WEST. THENCE RUN EAST ALONG THE SOUTH LINE OF SAID SECTION A DISTANCE OF 177.46 FEET TO THE WEST R/O/W LINE OF THE COLUMBIANA-SHELBY HIGHWAY: THENCE RUN IN A NORTHERLY DIRECTION ALONG THE WEST R/O/W LINE OF THE SAID HIGHWAY A DISTANCE OF 181.60 FEET TO THE POINT OF BEGINNING OF THE LOT HEREIN CONVEYED; THENCE RUN IN A WESTERLY DIRECTION AND PARALLEL WITH THE NORTH LINE OF THE LOT BEING CONVEYED A DISTANCE OF 51.48 FEET, MORE OR LESS. TO THE EAST LINE OF THE R/O/W LINE OF THE LOUISVILLE AND NASHVILLE RAILROAD: THENCE RUN IN A NORTHWESTERLY DIRECTION ALONG THE EAST R/O/W LINE OF SAID RAILROAD A DISTANCE OF 47 FEET TO PROPERTY NOW OWNED BY SOUTH COLUMBIANA CHURCH OF CHRIST; THENCE TURN AN ANGLE OF 88 DEG. 05 MIN. TO THE RIGHT AND RUN A DISTANCE OF 51.48 FEET TO THE WEST RIGHT-OF-WAY LINE OF THE COLUMBIANA SHELBY HIGHWAY: THENCE TURN AN ANGLE OF 88 DEG 41 MIN. TO THE RIGHT AND RUN ALONG THE WEST RIGHT OF WAY LINE OF SAID HIGHWAY A DISTANCE OF 470 FEET TO THE POINT OF BEGINNING: BEING SITUATED IN SHELBY COUNTY. ALABAMA.

PARCEL 8:

A LOT BEING A PART OF THE SW 1/4 OF THE SW 1/4 OF SECTION 25 AND A PART OF THESE ¼ OF SE ¼, SECTION 26, ALL IN TOWNSHIP 21 SOUTH, RANGE 1 WEST, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NE CORNER OF LOT FORMERLY BELONGING TO MARY L. RASCOE. TRANSFERRED TO FOSTER. ON THE WEST RIGHT OF WAY OF COLUMBIANA SHELBY HIGHWAY AND RUN IN A WESTERLY DIRECTION ALONG THE NORTH LINE OF FOSTER LOT TO THE EAST RIGHT OF WAY LINE OF L. & N. RAILROAD; THENCE NORTHERLY ALONG THE EAST RIGHT OF WAY LINE OF SAID RAILROAD TO THE SW CORNER OF A LOT FORMERLY BELONGING TO W. T. SCALE, TRANSFERRED TO WARREN; THENCE IN AN EASTERLY DIRECTION ALONG LOT FORMERLY BELONGING TO SCALE TO THE WEST RIGHT OF WAY LINE OF COLUMBIANA-SHELBY HIGHWAY; THENCE IN A SOUTHERLY DIRECTION ALONG SAID ROAD RIGHT OF WAY TO POINT OF BEGINNING. EXCEPTING THE NORTH 25 FEET THEREOF SOLD TO WILLIE LEE AND MYRLE WARREN AS SHOWN BY DEED BOOK 242 PAGE 322 IN PROBATE OFFICE BEING SITUATED IN SHELBY COUNTY. ALABAMA.

IT BEING THE INTENT OF THIS INSTRUMENT TO CONVEY THAT PROPERTY DESCRIBED BY THAT CERTAIN INSTRUMENT RECORDED IN DEED BOOK 307 PAGE 480 OF THE OFFICE OF PROBATE JUDGE OF SHELBY COUNTY, ALABAMA.

EXCEPTING EASEMENTS AND PERMITS GRANTED TO ALABAMA POWER COMPANY AS SHOWN BY INSTRUMENTS RECORDED IN DEED BOOK 147 PAGE 401 AND 398 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA AND RIGHT OF WAY GRANTED TO SHELBY COUNTY BY INSTRUMENT RECORDED IN DEED BOOK 146 PAGE 10 OF THE OFFICE OF PROBATE JUDGE OF SHELBY COUNTY ALABAMA AND ANY MINERAL OR MINING RIGHTS HAVING BEEN PREVIOUSLY SEVERED AND CONVEYED.

PARCEL 9:

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COMMENCE AT THE NORTHWEST CORNER OF THE NE ¼ OF SE ¼ SECTION 26, TOWNSHIP 21 SOUTH RANGE 1 WEST THENCE SOUTH 89 DEG. 03 MIN. 30 SEC. WEST ALONG THE HALF SECTION LINE A DISTANCE OF 3341.36 FEET TO A POINT (BEING THE NORTHEAST PROPERTY CORNER OF THE GOVERNMENT HOUSING PROJECT); THENCE TURN AN ANGLE OF 88 DEG. 49 MIN. 30 SEC. TO THE LEFT AND RUN SOUTH 0 DEG. 14 MIN. WEST ALONG THE EAST BOUNDARY OF THE SAID HOUSING PROJECT A DISTANCE OF 1095.75 FEET TO A POINT THENCE TURN AN ANGLE OF 89 DEG. 13 MIN. TO THE RIGHT AND RUN SOUTH 89 DEG. 27 MIN. WEST A DISTANCE OF 892.72 FEET TO A POINT ON THE EAST BOUNDARY OF COUNTY HIGHWAY 47 AND BEING THE SOUTHWEST CORNER OF THE COLUMBIANA CEMETERY; THENCE TURN AN ANGLE OF 89 DEG. 28 MIN. TO THE LEFT AND RUN A DISTANCE OF 337.34 FEET TO THE POINT OF BEGINNING OF THE LOT HEREIN DESCRIBED 42 MIN. TO THE LEFT AND RUN ALONG THE WEST RIGHT OF WAY LINE OF THE SAID COUNTY HIGHWAY 47 A DISTANCE OF 125.0 FEET TO A POINT; THENCE TURN AN ANGLE OF 90 DEG. 00 MIN. TO THE RIGHT AND RUN A DISTANCE OF 100.05 FEET TO A POINT ON THE EAST RIGHT OF WAY LINE OF THE L & N RAILROAD COMPANY; THENCE TURN AN ANGLE OF 80 DEG. 14 MIN. TO THE RIGHT AND RUN ALONG THE SAID EAST RIGHT OF WAY LINE OF THE L & N RAILROAD COMPANY, A DISTANCE OF 126.84 FEET TO A POINT; THENCE TURN AN ANGLE OF 99 DEG. 46 MIN. TO THE RIGHT AND RUN A DISTANCE OF 121.56 FEET TO THE POINT OF BEGINNING. SAID LOT IS LYING IN THE CITY OF COLUMBIANA, ALABAMA, AND LOCATED IN THE SE ¼ OF THE SE ¼ SECTION 26 TOWNSHIPS 21 SOUTH, RANGE 1 WEST.

ALSO COMMENCE AT THE NORTHWEST CORNER OF THE NE ¼ OF THE SE ¼ SECTION 25, TOWNSHIP 21 SOUTH RANGE 1 WEST, THENCE SOUTH 89 DEG. 03 MIN. 30 SEC. WEST ALONG THE HALF SECTION LINE A DISTANCE OF 3341.36 FEET TO A POINT (BEING THE NORTHEAST PROPERTY CORNER OF THE GOVERNMENT HOUSING PROJECT); THENCE TURN AN ANGLE OF 88 DEG. 49 MIN. 30 SEC. TO THE LEFT AND RUN SOUTH 0 DEG. 14 MIN. WEST ALONG THE EAST BOUNDARY OF THE SAID HOUSING PROJECT A DISTANCE OF 1095.75 FEET TO A POINT; THENCE TURN AN ANGLE OF 89 DEG. 13 MIN. TO THE RIGHT AND RUN SOUTH 89 DEG. 27 MIN. WEST A DISTANCE OF 892.72 FEET TO A POINT ON THE EAST BOUNDARY OF COUNTY HIGHWAY 47 AND BEING THE SOUTHWEST CORNER OF THE COLUMBIA CEMETERY; THENCE TURN AN ANGLE OF 89 DEG. 28 MIN. TO THE LEFT AND RUN A DISTANCE OF 337.34 FEET TO A POINT ON THE WEST RIGHT OF WAY OF COUNTY HIGHWAY 47 THENCE TURN AN ANGLE OF 10 DEG. 42 MIN. TO THE LEFT AND RUN ALONG THE WEST RIGHT OF WAY LINE OF SAID COUNTY HIGHWAY 47 A DISTANCE OF 125.0 FEET TO THE PRESENT SOUTHEAST CORNER OF THE SHELBY BAPTIST ASSOCIATION LOT, BEING THE POINT OF BEGINNING OF THE PARCEL HEREIN DESCRIBED; THENCE CONTINUE IN A SOUTHEASTERLY DIRECTION ALONG SAID WEST RIGHT OF WAY LINE OF COUNTY HIGHWAY 47 FOR A DISTANCE OF 440 FEET, MORE OR LESS, TO THE NORTHEAST CORNER OF THE PARCEL OF LAND OWNED BY WILLIE LEE WARREN AND WIFE, MYRTLE D. WARREN; THENCE PROCEED WESTERLY ALONG THE NORTH BOUNDARY OF SAID WARREN LOT FOR 55 FEET, MORE OR LESS, TO THE POINT OF INTERSECTION WITH THE OLD LOUISVILLE & NASHVILLE RAILROAD RIGHT OF WY THENCE RUN NORTHEASTERLY ALONG SAID OLD RAILROAD RIGHT OF WAY FOR 430 FEET, MORE OR LESS TO THE SOUTHWEST CORNER OF THE PRESENT SHELBY BAPTIST ASSOCIATION LOT; THENCE RUN NORTHEASTERLY ALONG THE SOUTH BOUNDARY OF SAID SHELBY BAPTIST ASSOCIATION LOT FOR 100.05 FEET TO THE POINT OF BEGINNING. SAID PARCEL IS LAYING IN THE SE ¼ OF THE SE ¼ SECTION 26 TOWNSHIPS 21 SOUTH, RANGE 1 WEST.

SITUATED IN SHELBY COUNTY ALABAMA.

PARCEL 10:

BEGINNING AT A POINT NORTH 88 DEG. 15 MIN. EAST 1078 FEET FROM THE NORTHWEST CORNER OF THE NW /14 OF SE ¼ OF SECTION 12, TOWNSHIP 21 SOUTH, RANGE 3 WEST, AND RUNNING NORTH 88 DEG. 15 MIN. EAST, 224.0 FEET THENCE SOUTH 5 DEG. 15 MIN. EAST 1208 FEET TO NORTHEAST BOUNDARY OF THE BIRMINGHAM-MONTGOMERY HIGHWAY (U.S. #31) THENCE NORTH 67 DEG. 10 MIN. WEST ALONG NORTHEAST BOUNDARY OF SAID HIGHWAY 304 FEET; THENCE NORTH 4 DEG. 30 MIN. WEST. 1092 FEET TO POINT OF BEGINNING AND BEING 6.12 ACRES, MORE OR LESS AND SITUATE DINT HE NW ¼ OF SE ¼ OF SECTION 12, TOWNSHIP 21 SOUTH, RANGE 3 WEST.

SUBJECT TO ALL EASEMENTS AND RESTRICTION OF RECORD.

THIS IS A DEED OF CORRECTIONS TO CORRECT A DEED RECORDED IN DEED BOOK 292, PAGE 872 IN THE PROBATE OFFICE OF SHELBY COUNTY WHEREIN THE GRANTOR'S SPOUSE WAS NOT NAMED.

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PARCEL 11:

LOT #14, OF DEER SPRINGS ESTATES-SECOND ADDITION, AS RECORDED IN AMP BOOK 5, PAGE 85 IN THE OFFICE OF THE JUDGE OR PROBATE IN SHELBY COUNTY, ALABAMA, SUBJECT TO EASEMENTS FOR PUBLIC UTILITIES, PIPE LINES, RESTRICTIVE COVENANTS, CONDITIONS AND LIMITATIONS WHICH PERTAIN TO SAID LOT AND ANY MINERAL MINING RIGHT NOT OWNED BY DEER SPRINGS, ESTATES, INC.

PARCEL 12:

COMMENCE AT THE INTERSECTION OF THE WEST RIGHT OF WAY LINE OF THE L & N RAILROAD WITH THE SOUTHEASTERN LINE OF THE CALERA-COLUMBIANA HIGHWAY, AND RUN THENCE SOUTHERLY ALONG THE WEST R/W LINE OF SAID RAILROAD, A DISTANCE OF 300.00 FEET; THENCE TURN A DEFLECTION ANGLE OF 59 DEG. 13 MIN. 00 SEC. TO THE RIGHT AND RUN SOUTHWESTERLY A DISTANCE OF 150.00 FEET TO THE POINT OF BEGINNING; THENCE TURN A DEFLECTION ANGLE OF 120 DEG. 47 MIN. 0 SEC. TO THE RIGHT AND RUN A DISTANCE OF 89.80 FEET; THENCE TURN A DEFLECTION ANGLE OF 88 DEG. 53 MIN. TO THE LEFT AND RUN A DISTANCE OF 130.52 FEET; THENCE TURN A DEFLECTION ANGLE OF 85 DEG. 40 MIN. 00 SEC TO THE RIGHT AND RUN A DISTANCE OF 138.52 FEET; THENCE TURN A DEFLECTION ANGLE OF 85 DEG. 40 MIN. 00 SEC. TO THE RIGHT AND RUN A DISTANCE OF 138.82 FEET, TO THE SOUTHEAST RIGHT OF WAY OF THE COLUMBIANA-CALERA HIGHWAY, ALABAMA STATE HIGHWAY NO. 25; THENCE TURN A DEFLECTION ANGLE OF 112 DEG. 27 MIN. 30 SEC. TO THE LEFT, TO THE TANGENT OF A R/W CURVE; THENCE RUN ALONG SAID CURVE (WHOSE DELTA ANGLE IS 1 DEG. 36 MIN. 27 SEC TO THE RIGHT, RADIUS IS 5.855.88 FEET; TANGENT IS 82.28 FEET, LENGTH OF ARC IS 163.75 FEET); THENCE TURN A DEFLECTION ANGLE OF 57 DEG. 42 MIN. 36 SEC. TO THE LEFT, FROM THE TANGENT OF SAID R/W CURVE AND RUN A DISTANCE OF 288.41 FEET; THENCE TURN A DEFLECTION ANGLE OF 98 DEG. 13 MIN. 21 SEC. TO THE LEFT AND RUN A DISTANCE OF 328.14 FEET; THENCE TURN A DEFLECTION ANGLE OF 90 DEG. 00 MIN. 00 SEC. TO THE LEFT AND RUN A DISTANCE OF 123.24 FEET, TO POINT OF BEGINNING, SITUATED IN WEST ¼ OF THE EAST ½ OF THE SE ¼, SEC. 26, TOWNSHIP 21 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA.

PARCEL 13:

A PARCEL OF LAND IN THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 14, TOWNSHIP 21 SOUTH, RANGE 1 WEST, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A SQUARE HEAD BOLT, FOUND A THE SOUTHEAST CORNER OF SAID SECTION 14; THENCE SOUTH 88 DEGREES 48 MINUTES 58 SECONDS WEST, ALONG THE SOUTH LINE OF SAID SECTION, A DISTANCE OF 1328.24 FEET TO A POINT; THENCE NORTH 00 DEGREES 45 MINUTES 48 SECONDS WEST, A DISTANCE OF 687.89 FEET TO A 2" PIPE, FOUND AND PREVIOUSLY KNOW AS THE SOUTHEAST CORNER OF THE WALTER WALTON LOT, AND THE POINT OF BEGINNING; THENCE NORTH 01 DEGREE 30 MINUTE 48 SECONDS WEST, ALONG THE WEST LINE OF SAID WALTON LOT, A DISTANCE OF 160.53 FEET TOA 2" PIPE FOUND; THENCE SOUTH 89 DEGREES 08 MINUTES 52 SECONDS WEST, A DISTANCE OF 715.53 FEET TO A 2" PIPE, FOUND ON THE NORTHEAST RIGHT OF WAY OF COUNTY HIGHWAY NO. 47; THENCE SOUTH 35 DEGREES 14 MINUTES 26 SECONDS EAST, ALONG SAID RIGHT OF WAY A DISTANCE OF 194.46 FEET TO A 2" PIPE FOUND; THENCE SOUTH 34 DEGREES 45 MINUTES 26 SECOND EAST, ALONG SAID RIGHT OF WAY A DISTANCE OF 194.46 FEET TO A 2" PIPE FOUND; THENCE SOUTH 34 DEG. 45 MIN. 27 SEC. EAST ALONG SAID RIGHT OF WAY A DISTANCE OF 262.78 FEET TO A 1" REBAR, FOUND; THENCE SOUTH 33 DEGREES 43 MINUTES 48 SECONDS EAST, ALONG SAID RIGHT OF WAY, A DISTANCE OF 127.72 FEET TO A POINT IN A DITCH; THENCE ALONG SAID DITCH THE FOLLOWING COURSES, NORTH 41 DEGREES 49 MINUTE 08 SECONDS EAST, A DISTANCE OF 103.03 FEET; THENCE NORTH 31 DEGREES 15 MINUTES 02 SECONDS EAST, A DISTANCE OF 61.52 FEET, NORTH 25 DEGREES 28 MINUTES 38 SECONDS EAST, A DISTANCE OF 151.65 FEET, NORTH 32 DEGREES 30 MINUTES 32 SECONDS EAST, A DISTANCE OF 47.10 FEET, NORTH 54 DEGREES 33 MINUTES 28 SECONDS EAST, A DISTANCE OF 24.49 FEET, TO A POINT IN THE SOUTH LINE OF THE WALTER WALTON LOT; THENCE NORTH 89 DEGREES 09 MINUTES 08 SECONDS EAST, A DISTANCE OF 181.36 FEET TO THE POINT OF BEGINNING.

PARCEL 14:

A LOT IN THE N ½ OF THE SE ¼ OF SECTION 26, TOWNSHIP 21 SOUTH, RANGE 1 WEST AND THE HOUSE SITUATED THEREON, SAID LOT BEING DESCRIBED AS FOLLOWS: COMMENCE AT THE NE CORNER OF THE NW ¼ OF THE SE ¼ OF SECTION 26, TOWNSHIP 21 SOUTH, RANGE 1 WEST, THENCE RUN SOUTH ALONG THE EAST LINE OF SAID ¼-1/4 SECTION A DISTANCE OF 575.49 FEET TO THE POINT OF BEGINNING; THENCE TURN AN ANGLE OF 30 DEG. 08 MIN. 53 SEC. TO LEFT AND RUN A DISTANCE OF 80.69 FEET TO THE NW RIGHT OF WAY LINE OF STATE HIGHWAY NO. 25; THENCE

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TURN AN ANGLE OF 76 DEG. 46 MIN. 34 SEC TO THE RIGHT, TO THE CHORD OF A RIGHT OF WAY CURVE AND RUN ALONG SAID RIGHT OF WAY LINE, A CHORD DISTANCE OF 158.62 FEET; THENCE TURN AN ANGLE OF 104 DEG. 33 MIN. 48 SEC. TO THE RIGHT, FROM THE CHORD OF SAID RIGHT OF WAY CURVE AND RUN A DISTANCE OF 321.00 FEET; THENCE TURN AN ANGLE OF 87 DEG. 28 MIN. 34 SEC. TO THE RIGHT AND RUN A DISTANCE OF 145.00 FEET; THENCE TURN ANGLE OF 91 DEG. 11 MIN. 04 SEC TO THE RIGHT AND RUN A DISTANCE OF 207.39 FEET TO THE POINT OF BEGINNING. SITUATED IN THE N ½ OF THE SE ¼ OF SECTION 26, TOWNSHIP 21 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA AND CONTAINING 1.04 ACRES.

PARCEL 15:

A LOT IN TOWN OF COLUMBIANA, ALABAMA, IN SE ¼ OF NE ¼, SECTION 26, TOWNSHIP 21 SOUTH, RANGE 1 WEST, DESCRIBED AS FOLLOWS: BEGINNING AT SE CORNER OF LOT KNOWN AS MRS. ZERA WALTON LOT ON WEST SIDE OF MAIN STREET AND RUNNING IN A SOUTHERLY DIRECTION ALONG WEST SIDE OF MAIN STREET A DISTANCE OF 43 FEET MORE OR LESS TO PUBLIC SQUARE; THENCE RUN IN WESTERLY DIRECTION ALONG NORTH SIDE OF SAID PUBLIC SQUARE A DISTANCE OF 90 FEET TO LOT KNOWN AS W. F. DAVIS RESIDENCE LOT; THENCE NORTHWESTERLY ALONG THE OF SAID DAVIS LOT 43 FEET MORE OR LESS TO SW CORNER OF WALTON LOT; THENCE IN AN EASTERLY DIRECTION ALONG SOUTH LINE OF WALTON LOT 90 FEET TO POINT OF BEGINNING. ALSO COMMENCE AT A CONCRETE MONUMENT LOCATED 12.0 FEET SOUTH OF THE SE CORNER OF THE SE ¼ OF NE ¼ , SECTION 26, TOWNSHIP 21 SOUTH, RANGE 1 WEST; THENCE RUN NORTH 74 DEG. 28 MIN. 30 SEC. WEST A DISTANCE OF 83.42 FEET TO A POINT; THENCE RUN NORTH 1 DEG. 45 MIN. WEST A DISTANCE OF 500.00 FEET TO A POINT; THENCE RUN SOUTH 89 DEG. 50 MIN. 30 SEC. WEST A DISTANCE OF 148.89 FEET TO A POINT; THENCE RUN NORTH 67 DEG. 17 MIN. 30 SEC, WEST A DISTANCE OF 260.20 FEET TO A POINT ON THE NORTH LINE OF THE OLD COURTHOUSE SQUARE WHERE THE SAID LINE INTERSECTS THE WEST MARGIN OF THE SIDEWALK ON THE WEST SIDE OF MAIN STREET, WHICH POINT IS THE SOUTHEAST CORNER OF A BUILDING KNOWN AS THE LIGHTCAP BUILDING; THENCE RUN IN A WESTERLY DIRECTION ALONG THE SOUTH SIDE OF SAID LIGHTCAP BUILDING A DISTANCE OF 90 FEET TO THE POINT OF BEGINNING OF LOT HEREIN DESCRIBED; THENCE TURN AN ANGLE OF 90 DEG. TOT EH RIGHT AND RUN IN A NORTHERLY DIRECTION ALONG THE WEST LINE OF SAID LIGHTCAP BUILDING AND WALTON BUILDING A DISTANCE OF 51.0 FEET TO A POINT; THENCE RUN AN ANGLE OF 90 DEG. TO THE LEFT AND RUN IN A WESTERLY DIRECTION A DISTANCE OF 45.0 FEET TO A POINT; THENCE TURN AN ANGLE OF 90 DEG. TO THE LEFT AND RUN IN SOUTHERLY DIRECTION A DISTANCE OF 51.0 FEET TO A POINT; THENCE TURN AN ANGLE OF 90 DEG. TO THE LEFT AND RUN IN AN EASTERLY DIRECTION A DISTANCE OF 45.0 FEET TO THE POINT OF BEGINNING. SAID LOT IS LYING I THE SE ¼ OF NE 1/4, SECTION 26, TOWNSHIP 21 SOUTH, RANGE 1 WEST.

PARCEL 16:
LOTS 1,2,3 AND 4, ACCORDING TO A SURVEY OF HAGER'S ADDITION TO COLUMBIANA, AS RECORDED IN MAP BOOK 13, PAGE 7, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PARCEL 17:

A LOT OR PARCEL OF LAND IN THE TOWN OF COLUMBIANA, ALABAMA, KNOWN AS LOT 59 PER W. J. HORSELY'S MAP OF THE TOWN OF COLUMBIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT A POINT WHERE THE WEST LINE OF THE BAPTIST PARSONAGE LOT INTERSECTS THE SOUTH LINE OF THE EAST COLLEGE STREET AND FROM SAID POINT OF INTERSECTION, RUN WEST ALONG THE SOUTH LINE OF EAST COLLEGE STREET 80 FEET TO THE POINT OF BEGINNING OF THE LOT HEREIN CONVEYED; THENCE CONTINUE IN THE SAME DIRECTION A DISTANCE OF 81 FEET TO WHAT WAS FORMERLY KNOWN AS THE J. H. PAGE LOT; THENCE RUN SOUTHERLY ALONG THE EASTERLY LINE OF WHAT WAS FORMERLY KNOWN AS THE J.H. PAGE LOT A DISTANCE OF 250 FEET; THENCE RUN IN AN EASTERLY DIRECTION PARALLEL WITH THE SOUTHERN LINE OF SAID EAST COLLEGE STREET A DISTANCE OF 81 FEET TO A POINT; THENCE RUN IN A NORTHERLY DIRECTION 250 FEET TO THE POINT OF BEGINNING; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

PARCEL 18:

LOT NO. 7, ACCORDING TO THE MAP OF THE RUBY TIDMORE PROPERTY RECORDED IN MAP BOOK 4, PAGE 16, IN THE OFFICE OF THE JUDGE OF PROBATE, SHELBY COUNTY, ALABAMA, ALSO DESCRIBED AS: A LOT IN THE NW ¼ OF THE NW ¼ OF SECTION 36, TOWNSHIP 21 SOUTH, RANGE 1 WEST, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SW CORNER OF THE NW ¼ OF NW ¼ OF SECTION 36, TOWNSHIP 21 SOUTH, RANGE 1 WEST AND RUN ALONG THE SOUTH LINE OF SAID FORTY, NORTH 84 DEG. 40 MIN. EAST A DISTASTE OF 865.0 FEET; THENCE CONTINUE NORTH 84 DEG. 40 MIN. EAST 1029.9 FEET; THENCE TURN NORTH 4 DEG. 20 MIN. WEST

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A DISTANCE OF 742.8 FEET TO THE SOUTH MARGI OF A DIRT ROAD RUNNING EAST FROM THE COLUMBIANA-SHELBY PAVED ROAD; THENCE ALONG THE SOUTH LINE OF SAID DIRT ROAD SOUTH 85 DEG. 10 MIN. WEST A DISTANCE OF 714.0 FEET TO POINT OF BEGINNING OF LOT HEREIN DESCRIBED; THENCE RUN SOUTH 4 DEG. 20 MIN. EAST A DISTANCE OF 200.0 FEET; THENCE RUN NORTH 85 DEG. 10 MIN. EAST A DISTANCE OF 102.0 FEET; THENCE RUN NORTH 4 DEG. 20 MIN. WEST A DISTANCE OF 200 FEET TO THE SOUTH LINE OF SAID DIRT ROAD; THENCE ALONG SAID ROAD SOUTH 85 DEG. 10 MIN. WEST A DISTANCE OF 102.0 FEET TO THE POINT OF BEGINNING. SITUATED IN SHELBY COUNTY, ALABAMA.

PARCEL 19:

COMMENCING AT THE SE CORNER OF SE ¼ OF NE ¼ OF SECTION 26, TOWNSHIP 21 NORTH, RANGE 1 EST, AND RUN NORTH 3 DEG. 30 MIN. WEST A DISTANCE OF 618.44 FEET TO A POINT ON THE NW MARGIN OF MILDRED STREET (BEING THE SE CORNER OF THE SHELBY COUNTY HEALTH DEPARTMENT PROPERTY); THENCE SOUTH 68 DEG. 38 MIN. WEST ALONG THE NW MARGIN OF MILDRED STREET A DISTANCE OF 131.0 FEET TO A POINT OF BEGINNING OF THE LOT HEREIN DESCRIBED; THENCE CONTINUE SOUTH 68 DEG. 38 MIN. WEST ALONG THE SAID NW MARGIN OF MILRED STREET A DISTANCE FO 74.0 FEET TO A POINT; THENCE NORTH 76 DEG. 07 MIN. 30 SEC. WEST A DISTANCE OF 9.84 FEET TO A POINT (BEING THE SE CORNER OF THE POST OFFICE PROPERTY); THENCE NORTH 3 DEG. 12 MIN. WEST ALONG THE EAST BOUNDARY OF THE SAID POST OFFICE PROPERTY A DISTANCE OF 137.05 FEET TO A POINT (BEING THE NE CORNER OF THE SAID POST OFFICE PROPERTY); THENCE NORTH 84 DEG. 16 MIN. EAST A DISTANCE OF 77.78 FEET TO A POINT; THENCE SOUTH 4 DEG. 10 MIN. 30 SEC. EAST A DISTANCE OF 120.34 FEET TO A POINT OF BEGINNING. SITUATED IN SHELBY COUNTY, ALABAMA.

PROPERTY ADDRESS: 300 OLD HIGHWAY 25 W