

Prepared by:  
SHERYL IERY \_\_\_\_\_ for

Wells Fargo Financial Bank  
3201 N. 4th Ave.  
Sioux Falls, SD 57104

Return to:  
Wells Fargo Financial Bank  
3201 N. 4th Ave.  
Sioux Falls, SD 57104

### ALABAMA REAL ESTATE MORTGAGE – LINE OF CREDIT

Maximum Principal Secured: \$ 16,000.00

The State of Alabama, Shelby County. Know All Men By These Presents: That whereas, DONALD C. WHITE, JR. AND WIFE STEPHANIE HAYES WHITE, FOR AND DURING THEIR JOINT LIVES UPON THE DEATH OF EITHER OF THEM, THEN TO THE S/O/T, Mortgagors, whose address is 6325 HIGHWAY 13, HELENA, AL 35080, are indebted on their Credit Card Account Agreement ("Agreement"), payable to the order of Wells Fargo Financial Bank, Mortgagee, whose address is 3201 North 4th Avenue, Sioux Falls, SD 57104, evidencing a loan made to Mortgagors by Mortgagee. Said Agreement is payable according to the terms thereof. Payment may be made in advance in any amount at any time and default in paying any instalment shall, at the option of the holder of the Agreement and without notice or demand, render the entire unpaid balance thereof at once due and payable.

NOW, THEREFORE, in consideration of said loan and to further secure the payment of present and future advances under the Agreement executed and delivered to Mortgagee by Mortgagors, and any extensions, renewals, modifications, refinancings, future advances or additional advances of the Credit Card Account Agreement, the Mortgagors hereby grant, bargain, sell and convey to the Mortgagee the following described real estate lying and being situated in SHELBY County, State of Alabama, to wit: The description of the property is on a separate addendum attached to this Mortgage/Deed of Trust, which description is part of the Mortgage/Deed of Trust.

warranted free from all incumbrances and against any adverse claims.

TO HAVE AND TO HOLD the aforegranted premises, together with the improvements and appurtenances thereunto belonging, unto the said Mortgagee, its successors and assigns forever.

UPON CONDITION, HOWEVER, that if Mortgagors shall well and truly pay, or cause to be paid, the said Agreement, and each and every instalment thereof when due, and Mortgagor has terminated future advances or the draw period under the Agreement has expired and the amounts secured hereby have been paid in full then this conveyance shall become null and void. But should Mortgagors fail to pay the Agreement, or any instalment thereof when due, or if any covenant herein is breached, then Mortgagee, its successors, assigns, agent or attorneys are hereby authorized and empowered to sell the

said property hereby conveyed at auction for cash, in front of the Court House door in the County in which the said property is located, first having given notice thereof for four successive weeks by publication in any newspaper published in the County in which said property is located, and execute proper conveyance to the purchaser, and out of the proceeds of said sale the Mortgagee shall retain enough to pay said Agreement, and the balance, if any, pay over to the Mortgagors. The Mortgagee or its assigns are authorized to bid for said property and become the purchaser at said sale.

Mortgagors further specially waive all exemptions which Mortgagor now or hereafter may be entitled to under the Constitution and laws of this or any other State. Mortgagors agree to not sell or transfer the aforegranted premises, or any part, without Mortgagee's prior written consent and any such sale or transfer without Mortgagee's prior written consent shall constitute a default under the terms hereof. Whenever the context so requires plural words shall be construed in the singular.

Notice: This mortgage secures credit in the amount of the Maximum Principal Secured. Loans and advances up to this amount, together with interest, are senior to indebtedness of other creditors under subsequently recorded or filed mortgages and liens.

IN TESTIMONY WHEREOF, Mortgagors have hereunto set their hands and affixed their seals this 09 day of NOVEMBER, 2007.

Donald C. White, Jr. (L.S.) ☐ SIGN HERE  
Stephanie Hayes White ☐ SIGN HERE  
(If married, both husband and wife must sign)

STATE OF Alabama  
Shelby COUNTY

I, the undersigned authority, in and for said County in said State, hereby certify that DONALD C. WHITE, JR. AND WIFE STEPHANIE HAYES WHITE, FOR AND DURING THEIR JOINT LIVES UPON THE DEATH OF EITHER OF THEM, THEN TO THE S/O/T, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 09 day of NOVEMBER, 2007.

[Signature]  
Notary Public

**MY COMMISSION  
EXPIRES MAY 25, 2011**



## Mortgage/Deed of Trust Addendum

Addendum for legal description of mortgage/deed of trust dated, NOVEMBER 09, 2007, DONALD C WHITE JR, STEPHANIE HAYES WHITE mortgagor(s):

Legal description:

### PARCEL 1:

COMMENCE AT THE NORTHEAST CORNER OF SECTION 34, TOWNSHIP 20 SOUTH, RANGE 4 WEST, SHELBY COUNTY, ALABAMA AND RUN THENCE WESTERLY ALONG THE NORTH LINE OF SAID SECTION 34 A DISTANCE OF 306.05 FEET TO THE POINT OF BEGINNING OF THE PROPERTY BEING DESCRIBED: THENCE CONTINUE ALONG LAST DESCRIBED COURSE A DISTANCE OF 783.15 FEET TO A POINT IN THE CENTERLINE OF HURRICANE CREEK; THENCE TURN  $111^{\circ} 35' 28''$  LEFT AND RUN ALONG CENTER OF SAID CREEK 5.10 FEET TO A POINT; THENCE TURN  $33^{\circ} 53' 02''$  RIGHT AND RUN 99.29 FEET TO A POINT IN THE CENTER OF SAID CREEK; THENCE TURN  $21^{\circ} 17' 32''$  LEFT AND RUN 126.26 FEET TO A POINT IN THE CENTER OF SAID CREEK; THENCE TURN  $29^{\circ} 46' 05''$  LEFT AND RUN 125.87 FEET TO A POINT IN THE CENTER OF SAID CREEK; THENCE TURN  $23^{\circ} 45' 10''$  RIGHT AND RUN 28.78 FEET TO A POINT IN THE CENTERLINE OF SAID CREEK; THENCE TURN  $117^{\circ} 52' 47''$  LEFT AND RUN NORTHEASTERLY A DISTANCE OF 221.13 FEET TO A POINT; THENCE TURN  $105^{\circ} 05' 31''$  RIGHT AND RUN SOUTHEASTERLY 108.06 FEET TO A POINT; THENCE TURN  $0^{\circ} 21' 01''$  RIGHT AND RUN 218.03 FEET TO A POINT; THENCE TURN  $122^{\circ} 14' 48''$  LEFT AND RUN 229.25 FEET TO A POINT; THENCE TURN  $97^{\circ} 07' 13''$  RIGHT AND RUN SOUTHEASTERLY 251.00 FEET TO A POINT ON THE NORTHERLY RIGHT OF WAY LINE OF HIGHWAY NO. 13 IN A CURVE TO THE RIGHT; THENCE TURN  $76^{\circ} 13' 17''$  LEFT TO CHORD AND RUN NORTHEASTERLY ALONG THE CHORD OF SAID CURVE A CHORD DISTANCE OF 354.24 FEET TO A POINT ON THE SAME SAID RIGHT OF WAY LINE; THENCE TURN  $94^{\circ} 11' 33''$  LEFT FROM CHORD AND RUN NORTHWESTERLY 296.24 FEET TO THE POINT OF BEGINNING.

Being all of that certain property conveyed to DONALD C. WHITE, JR, AND STEPHANIE HAYES WHITE from DONALD C. WHITE, JR, STEPHANIE HAYES WHITE AND GEORGE A. HAYES, by deed dated OCTOBER 17, 1996 and recorded JANUARY 23, 1996 in Instrument No. 1996-02376 of official records.

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