

Prepared by:
DARLENE NAGEL -closer for
Wells Fargo Financial Cards
3201 N. 4th Ave.
Sioux Falls, SD 57104

~~Return to:~~
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Sioux Falls, SD 57104

ALABAMA REAL ESTATE MORTGAGE – LINE OF CREDIT

Maximum Principal Secured: \$ 20,000.00

The State of Alabama, Shelby County. Know All Men By These Presents: That whereas, VINSON B BRELAND & MICAH RENE BRELAND H/W FOR & DURNING THEIR J/L & UPON THE DEATH OF EITHER THEN TO THE SURVIVOR OF THEM, Mortgagors, whose address is 164 CHADWICK DR, HELENA, AL 35080, are indebted on their Credit Card Account Agreement ("Agreement"), payable to the order of Wells Fargo Bank, N.A., 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



20090227000070280 2/3 \$47.00
Shelby Cnty Judge of Probate, AL
02/27/2009 11:32:10AM FILED/CERT

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 13 day of FEBRUARY, 2009.

Vinson B. Breland (L.S.) **SIGN HERE**
Micah Rene Breland (L.S.) **SIGN HERE**

Micah Rene Breland

STATE OF Alabama
Jefferson COUNTY

I, the undersigned authority, in and for said County in said State, hereby certify that VINSON B BRELAND & MICAH RENE BRELAND H/W FOR & DURING THEIR J/L & UPON THE DEATH OF EITHER THEN TO THE SURVIVOR OF THEM, 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 13 day of FEBRUARY, 2009.

Demarco McClain
Notary Public

Demarco McClain

My Commission
Expires January 16, 2013

Mortgage/Deed of Trust Addendum

Addendum for legal description of mortgage/deed of trust dated, FEBRUARY 13, 2009, VINSON B BRELAND, MICAH RENE BRELAND mortgagor(s):

Legal description:

SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA:

LOT 86, ACCORDING TO THE RESURVEY OF LOTS 86 AND 87 OF CHADWICK, SECTOR 3, AS RECORDED IN MAP BOOK 19, PAGE 48, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO VINSON B. BRELAND AND MICAH RENE BRELAND, HUSBAND AND WIFE, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER, THEN TO THE SURVIVOR OF THEM FROM TERESA G. DENARD AND HUSBAND, STEVEN REIDER BY DEED DATED 02/28/05 AND RECORDED 03/01/05 IN INSTRUMENT NO. 2005030100009550, PAGE N/A IN THE LAND RECORDS OF SHELBY COUNTY, ALABAMA.

Permanent Parcel Number: 131021000013010
VINSON B. BRELAND AND MICAH RENE BRELAND, HUSBAND AND WIFE, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER, THEN TO THE SURVIVOR OF THEM

164 CHADWICK DRIVE, HELENA AL 35080
Loan Reference Number : 5888779/N480511
First American Order No: 39835886
Identifier: FIRST AMERICAN EQUITY LOAN SERVICES

 BRELAND
39835886

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FIRST AMERICAN ELS
OPEN END MORTGAGE

