

STATE OF ALABAMA )  
COUNTY OF SHELBY )

THIS INSTRUMENT PREPARED BY:  
William R. Justice, Attorney at Law  
P O Box 587  
Columbiana, AL 35051

**PURCHASE MONEY MORTGAGE**

**KNOW ALL MEN BY THESE PRESENTS, THAT**

**WHEREAS**, the undersigned Ramon Figueroa, an unmarried man and Lauren Henny, an unmarried woman, are justly indebted to Susan Henny in the sum of One Hundred Fifty Thousand and NO/100 Dollars (\$150,000.00) (the "Indebtedness") evidenced by a promissory note of even date, and

**WHEREAS**, it is desired by the undersigned to secure the prompt payment of the Indebtedness with interest.

**NOW, THEREFORE**, in consideration of the Indebtedness, and to secure the prompt payment thereof at maturity, the undersigned Ramon Figueroa and Lauren Henny (hereafter, the "Mortgagor"), does hereby grant, bargain, sell and convey unto the said Susan Henny (hereinafter, the "Mortgagee"), the following described real property (the "Property") situated in Shelby County, Alabama, to-wit:

**SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.**

Subject to taxes for 2009 and subsequent years.

(Description supplied by parties. No verification of title or compliance with governmental requirements has been made by preparer of this instrument.)

**TO HAVE AND TO HOLD** the above granted premises unto the Mortgagee forever; and for the purpose of further securing the payment of the Indebtedness, the undersigned agrees to pay all taxes, or assessments, when legally imposed upon the Property, and should default be made in the payment of taxes or assessments, the Mortgagee has the option of paying off them; and to further secure the Indebtedness, the undersigned agrees to keep the improvements on the real estate insured against loss or damage by fire, lightning and tornado for the reasonable insurable value thereof in companies satisfactory to the Mortgagee, with loss, if any, payable to the Mortgagee, as the interest of the Mortgagee may appear, and promptly to deliver the policies, or any renewals of the policies, to the Mortgagee; and if the undersigned fails to keep the Property insured as above specified, or fails to deliver the insurance policies to the Mortgagee, then the Mortgagee has the option of insuring the Property for the reasonable insurable value for the benefit of the Mortgagee, the policy, if collected, to be credited on the Indebtedness, less cost of collecting same; all amounts so expended by the Mortgagee for taxes, assessments or insurance, shall become a debt to the Mortgagee, additional to the debt hereby specially secured, and shall



be covered by this Mortgage, and bear interest from the date of payment by the Mortgagee, and be at once due and payable.

Upon condition, however, that if the Mortgagor pays the Indebtedness, and reimburses the Mortgagee for any amounts Mortgagee may have expended for taxes, assessments and insurance, and the interest thereon, then this conveyance to be null and void, but should default be made in the payment of any sum expended by the Mortgagee, or should the Indebtedness hereby secured, or any part thereof, or the interest thereon, remain unpaid at maturity, or should the interest of the Mortgagee in the Property become endangered by reason of the enforcement of any prior lien or encumbrance thereon, so as to endanger the debt hereby secured, or if any statement of lien is filed under the Statutes of Alabama relating to the liens of mechanics and materialmen without regard to form and contents of such statement and without regard to the existence or non-existence of the debt or any part thereof or of the lien on which such statement is based, then in any one of said events, the whole of the Indebtedness hereby secured shall at once become due and payable, and this mortgage be subject to foreclosure as now provided by law in case of past due mortgages, and the Mortgagee shall be authorized to take possession of the premises hereby conveyed and with or without first taking possession, after giving twenty-one days notice by publishing once a week for three consecutive weeks, the time, place and terms of sale, in some newspaper published in Shelby County, Alabama, to sell the same in lots or parcels, or en masse, as Mortgagee may deem best, in front of the Court House door in Shelby County, at public outcry, to the highest bidder for cash and apply the proceeds of the sale; first, to the expense of advertising, selling and conveying, including a reasonable attorney's fee; second, to the payment of any amounts that may have been expended, or that it may be necessary then to expend in paying insurance, taxes, or other encumbrances, with interest thereon; third, to the payment of the Indebtedness in full, whether or not it shall have fully matured, at the date of the sale, but no interest shall be collected beyond the day of sale; and fourth, the remainder, if any, to be turned over to the Mortgagor; and the undersigned further agrees that the Mortgagee may bid at said sale and purchase the Property, if the highest bidder therefore, as through a stranger hereto, and the person acting as auctioneer at such sale is hereby authorized and empowered to execute a deed to the purchaser thereof in the name of the Mortgagor by such auctioneer as agent, or attorney in fact; and the undersigned further agrees to pay a reasonable attorney's fee to the Mortgagee for the foreclosure of this mortgage in Chancery, should the same be so foreclosed, said fee to be a part of the debt hereby secured.

It is expressly understood that the word "Mortgagee" wherever used in this mortgage refers to the persons named as grantees in the granting clause herein.

Any estate or interest herein conveyed to the Mortgagee, or any right or power granted to the Mortgagee in or by this mortgage, is hereby expressly conveyed and granted to the heirs, and agents, and assigns of the Mortgagee.

IN WITNESS WHEREOF, the undersigned Ramon Figueroa and Lauren Henny, have hereunto set their signature and seal, this 30 day of January, 2009.

WITNESS:

Arigooljar  
Josephine Thekumond

Ramon Figueroa  
Ramon Figueroa  
Lauren Henny  
Lauren Henny

STATE OF Florida )  
COUNTY OF Broward )

I, the undersigned a Notary Public in and for said County, in said State, hereby certify that Ramon Figueroa and Lauren Henny, are signed to the foregoing conveyance and who are known to me, acknowledged before me on this day, that, being informed the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30 day of January, 2009.

[Signature]  
Notary Public

My Commission Expires: \_\_\_\_\_

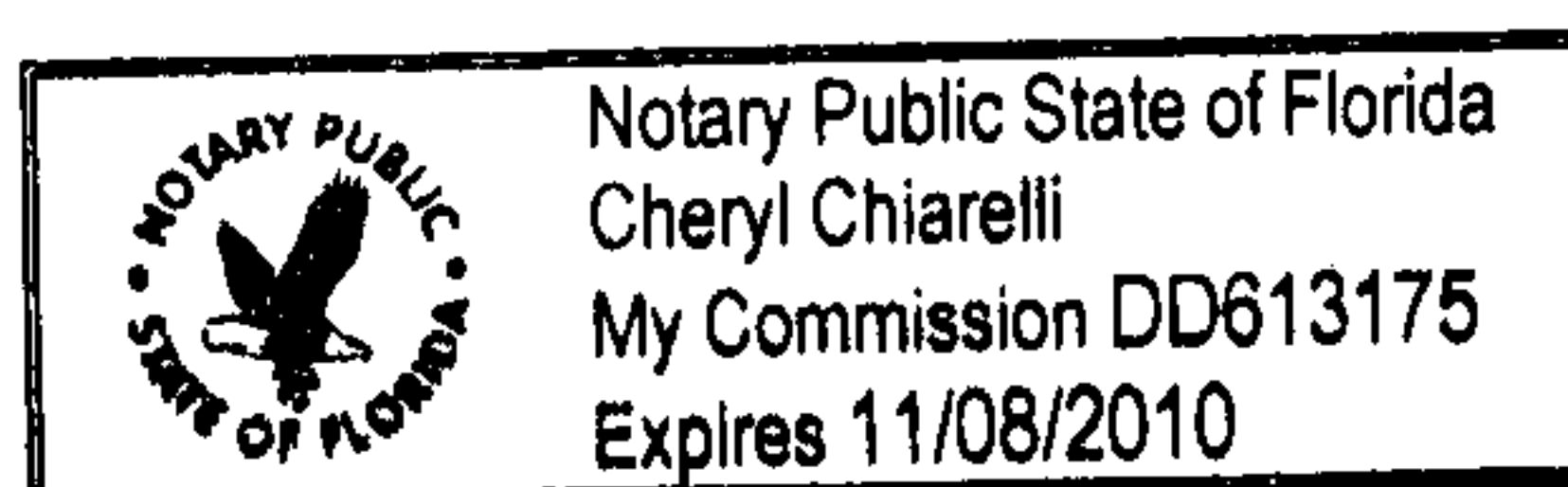





EXHIBIT "A"  
LEGAL DESCRIPTION

  
20090312000090290 4/4 \$245.00  
Shelby Cnty Judge of Probate, AL  
03/12/2009 11:04:12AM FILED/CERT

A parcel of land situated in the South half of Section 17, Township 21 South, Range 1 East, Shelby County, Alabama, being more particularly described as follows:

Commence at a 1 foot square rock locally accepted to be the Northeast corner of the Southeast 1/4 of said Section 17; thence run North 89 deg. 52 min. 55 sec. West along the North line of said 1/4 Section for a distance of 582.88 feet to an iron pin found on the West right of way line of Shelby County Highway No. 5, said iron being on a curve to the left, having a central angle of 01 deg. 21 min. 45 sec. A radius of 3,314.00 feet and chord bearing of South 05 deg. 54 min. 38 sec. East; thence run in a Southeasterly direction along the arc of said curve and also along said West right of way line for a distance of 78.80 feet to an iron pin found; thence run tangent to last stated curve in a Southeasterly direction along said West right of way line for a distance of 977.31 feet to an iron pin found; thence turn an angle to the right of 96 deg. 47 min. 51 sec. And run in a Westerly direction for a distance of 548.53 feet to an iron pin found; thence turn an angle to the left of 04 deg. 38 min. 25 sec. And run in a Southwesterly direction for a distance of 759.22 feet to a point on the centerline of Bees Wax Creek; thence run in a Northeasterly direction along the meanderings of the centerline of said Bees Wax Creek for a distance of 1,967.79 feet to a point on the North line of the South 1/2 of said Section 17; thence run South 89 deg. 52 min. 55 sec. East long the North line of said South 1/2 for a distance of 621.17 feet to the point of beginning, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.