

This instrument prepared by:
WILLIAM H. HALBROOKS, Attorney
1 INDEPENDENCE PLAZA, STE 704
BIRMINGHAM, ALABAMA 35209

STATE OF ALABAMA

JEFFERSON COUNTY


20130405000141440 1/2 \$351.30
Shelby Cnty Judge of Probate, AL
04/05/2013 01:08:21 PM FILED/CERT

THIS IS A FUTURE ADVANCE MORTGAGE

Know All Men By These Presents, that whereas the undersigned,

Embassy Homes, LLC , a limited liability company ,

is/are justly indebted to Vernon Real Estate, LLC , in the sum of

Two Hundred Twenty-Four Thousand One Hundred Fifty and No/100

(\$224,150.00) Dollars evidenced by one promissory note dated March 18 ,

2013 and whereas it is desired by the undersigned to secure the prompt

payment of the said indebtedness with interest when the same falls due;

Now Therefore in consideration of the said indebtedness, and to secure

the prompt payment of the same at maturity, the undersigned, do, or does,

hereby grant, bargain, sell and convey unto the said Vernon Real Estate, LLC

(hereinafter called Mortgagee) the following described real property situated

in Shelby County, Alabama, to-wit:

Lot 307, according to the Final Record Plat of Creekside Phase 2-Part A, as recorded in Map Book 38, Page 68, in the Probate Office of Shelby County, Alabama.

Subject to: all easements, restrictions, and rights of way of record.

The proceeds of this loan have been applied against the purchase price of the property described herein, conveyed to mortgagor(s) simultaneously herewith.

Said property is warranted free from all encumbrances and against any adverse claims.

TO HAVE AND TO HOLD the above granted premises unto the said Mortgagee forever; and for the purpose of further securing the payment of said indebtedness, the undersigned, agrees to pay all taxes, or assessments, when legally imposed upon said premises, and should default be made in the payment of same, said Mortgagee has the option of paying off the same; and to further secure said indebtedness, the undersigned agrees to keep the improvements on said 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 said Mortgagee; as the interest of said Mortgagee may appear, and promptly to deliver said policies or any renewals of said policies, to said Mortgagee, as the interest of said Mortgagee may appear, and promptly to deliver said policies, or any renewals of said policies, to said Mortgagee, and if undersigned fail to keep said property insured as above specified or fail to deliver said insurance policies to said Mortgagee then said Mortgagee has the option of insuring said property for said sum for the benefit of said Mortgagee, the policy, if collected, to be credited on said indebtedness, less cost of collecting same; all amounts so expended by said Mortgagee for taxes, assessment or insurance shall become a debt to said Mortgagee, additional to the debt hereby specially secured, and shall be covered by the mortgage, and bear interest from the date of payment by said Mortgagee and be at once due and payable.

Notary Public: William H. Halbrooks
My Commission Expires: 4/21/16