

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

STATE OF ALABAMA

JEFFERSON COUNTY

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

One Hundred Fifty-Nine Thousand Six Hundred Seventy-Five and No/100

(\$159,675.00) Dollars evidenced by one promissory note dated May 1, 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:

**See attached Exhibit "A" for legal description of the property which is
incorporated herein for all purposes.**

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

LEGAL DESCRIPTION

Lot 6-39A, according to the Survey of Chelsea Park 6th Sector, Resurvey, as recorded in Map Book 43, Page 63, in the Probate Office of Shelby County, Alabama.

Together with the nonexclusive easement to use the Common Areas as more particularly described in the Declaration of Easements and Master Protective Covenants of Chelsea Park, a Residential Subdivision, executed by the Grantor and file for record as Instrument No. 20041014000566950 in the Probate Office of Shelby County, Alabama and the Declaration of Covenants, Conditions and Restrictions for Chelsea Park 3rd Sector executed by Grantor and Chelsea Park Residential Association, Inc. and recorded as Instrument No. 20041014000566970, (which, together with all amendments thereto, are hereinafter collectively referred to as the "Declaration").



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Shelby Cnty Judge of Probate, AL
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