

This instrument prepared by: _____
Halbrooks & Allen, LLC _____
1 INDEPENDENCE PLAZA, STE 704 _____
BIRMINGHAM, ALABAMA 35209 _____
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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 Seventy-Nine Thousand Nine Hundred Twenty-Five and No/100 (\$179,925.00)
Dollars evidenced by one promissory note dated July 23 , 2014 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.


20140806000244430 1/3 \$290.00
Shelby Cnty Judge of Probate, AL
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Exhibit "A"

Attached Legal Description

Lot 6-62, according to the Survey of Chelsea Park 6th Sector, 6th Addition, as recorded in Map Book 43, Page 60, 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").



20140806000244430 3/3 \$290.00
Shelby Cnty Judge of Probate, AL
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