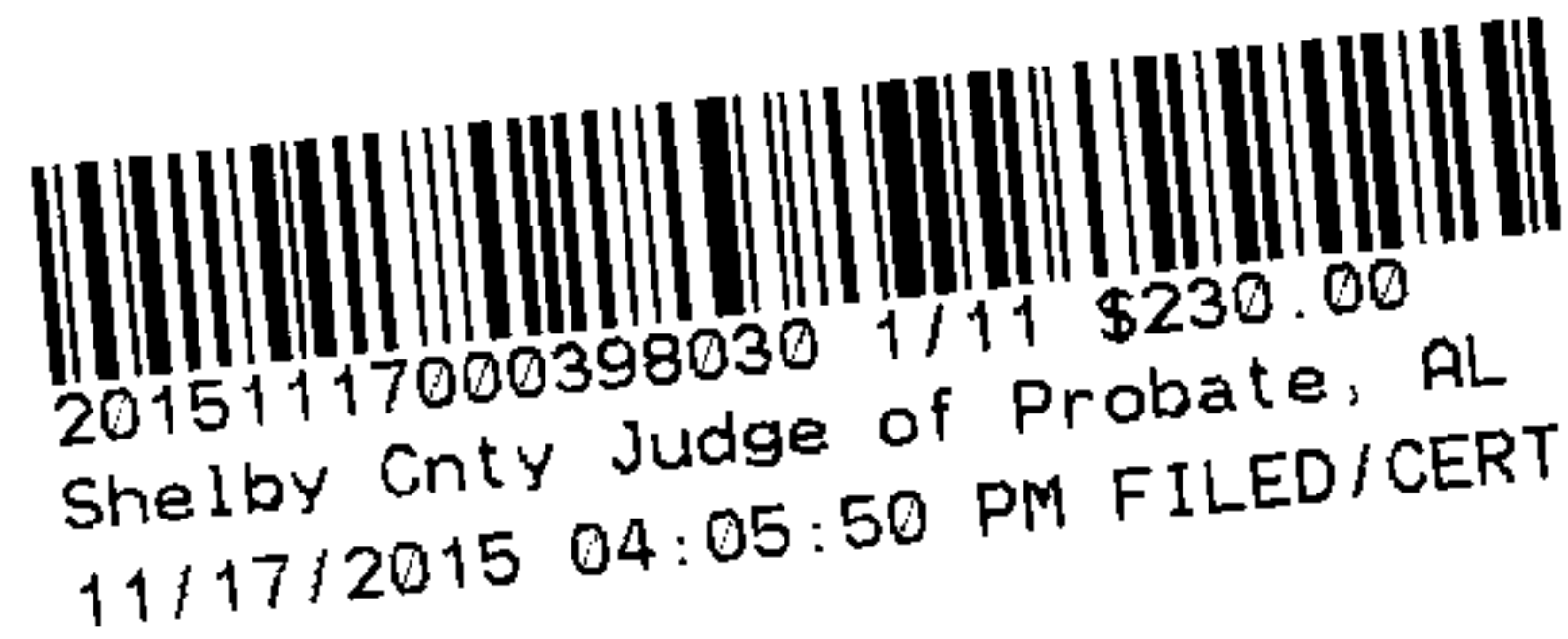


This instrument was prepared by:
HeritageBank of the South
P O Box 50728
Albany GA 31703



State of Alabama Space Above This Line For Recording Data

MORTGAGE
(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Mortgage (Security Instrument) isAugust 17, 2015.....
The parties and their addresses are:

MORTGAGOR: PAUL L MANN III Husband
LEIGH ANNE MANN Wife
304 CREEKSIDE COVE
WILSONVILLE AL 35186

☐ If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments.

LENDER: RENASANT BANK
P O BOX 50728
ALBANY, GA 31701

2. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys, sells and mortgages to Lender, with power of sale, the following described property:
LOT 333 ACCORDING TO THE SURVEY OF LAKEWOOD, PHASE 3, AS RECORDED IN
MAP BOOK 36, PAGE 81 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA.

The property is located inSHELBY..... at
(County)
...304 CREEKSIDE COVE.....,WILSONVILLE....., Alabama 35186-0000.....
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property"). When the Secured Debt (hereafter defined) is paid in full and all underlying agreements have been terminated, this Mortgage will become null and void.

3. MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 124,000.00..... This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

4. SECURED DEBT AND FUTURE ADVANCES. The term "Secured Debt" is defined as follows:
A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).)

NOTE DATED August 17, 2015 IN THE AMOUNT OF \$124,000.00
ACCRUING AT A VARIABLE RATE WITH A MATURITY DATE OF August 25, 2020
SAID LOAN IN THE NAME(S) OF PAUL L MANN III

- B. All future advances from Lender to Mortgagor or other future obligations of Mortgagor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Mortgagor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Mortgagor, or any one or more Mortgagor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.
- C. All other obligations Mortgagor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Mortgagor and Lender.
- D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in Mortgagor's principal dwelling that is created by this Security Instrument.

5. **MORTGAGE COVENANTS.** Mortgagor agrees that the covenants in this section are material obligations under the Secured Debt and this Security Instrument. If Mortgagor breaches any covenant in this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Mortgagor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

Payments. Mortgagor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

Prior Security Interests. With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees to make all payments when due and to perform or comply with all covenants. Mortgagor also agrees not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written approval.

Claims Against Title. Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

Property Condition, Alterations and Inspection. Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor shall not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims and actions against Mortgagor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Mortgagor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

Authority to Perform. If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument.

Leaseholds; Condominiums; Time-Shares; Planned Unit Developments. Mortgagor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium, time-share or a planned unit development, Mortgagor will perform all of Mortgagor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development. In addition, except with the written approval of Lender, Mortgagor will not partition or subdivide the Property; abandon or terminate the condominium, time-share or planned unit development project; terminate professional management; or amend any provision of the covenants, bylaws or regulations of the condominium, time-share or planned unit development if the provision benefits Lender.

Condemnation. Mortgagor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

Insurance. Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. What Lender requires pursuant to the preceding two sentences can change during the term of the Secured Debt. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld. If Mortgagor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause." Mortgagor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Mortgagor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Mortgagor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the

Mortgagor. If the Property is acquired by Lender, Mortgagor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt existing immediately before the acquisition.

Financial Reports and Additional Documents. Mortgagor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and Lender's lien status on the Property.

6. **WARRANTY OF TITLE.** Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell, and mortgage, with power of sale, the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.
7. **DUE ON SALE.** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, a transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable.
8. **DEFAULT.** Mortgagor will be in default if any of the following occur:

Fraud. Any Consumer Borrower engages in fraud or material misrepresentation in connection with the Secured Debt that is an open end home equity plan.

Payments. Any Consumer Borrower on any Secured Debt that is an open end home equity plan fails to make a payment when due.

Property. Any action or inaction by the Borrower or Mortgagor occurs that adversely affects the Property or Lender's rights in the Property. This includes, but is not limited to, the following: (a) Mortgagor fails to maintain required insurance on the Property; (b) Mortgagor transfers the Property; (c) Mortgagor commits waste or otherwise destructively uses or fails to maintain the Property such that the action or inaction adversely affects Lender's security; (d) Mortgagor fails to pay taxes on the Property or otherwise fails to act and thereby causes a lien to be filed against the Property that is senior to the lien of this Security Instrument; (e) a sole Mortgagor dies; (f) if more than one Mortgagor, any Mortgagor dies and Lender's security is adversely affected; (g) the Property is taken through eminent domain; (h) a judgment is filed against Mortgagor and subjects Mortgagor and the Property to action that adversely affects Lender's interest; or (i) a prior lienholder forecloses on the Property and as a result, Lender's interest is adversely affected.

Executive Officers. Any Borrower is an executive officer of Lender or an affiliate and such Borrower becomes indebted to Lender or another lender in an aggregate amount greater than the amount permitted under federal laws and regulations.

9. **REMEDIES ON DEFAULT.** In addition to any other remedy available under the terms of this Security Instrument, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default. In some instances, federal and state law will require Lender to provide Mortgagor with notice of the right to cure, or other notices and may establish time schedules for foreclosure actions.

At the option of the Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it happens again.

If Lender initiates a judicial foreclosure, Lender shall give the notices as required by applicable law. If Lender invokes the power of sale, Lender shall publish the notice of sale, and arrange to sell all or part of the Property, as required by applicable law. Lender or its designee may purchase the Property at any sale. Lender shall apply the proceeds of the sale in the manner required by applicable law. The sale of any part of the Property shall only operate as a foreclosure of the sold Property, so any remaining Property shall continue to secure any unsatisfied Secured Debt and Lender may further foreclose under the power of sale or by judicial foreclosure.

10. **EXPENSES; ADVANCES ON COVENANTS; ATTORNEYS' FEES; COLLECTION COSTS.** If Mortgagor breaches any covenant in this Security Instrument, Mortgagor agrees to pay all expenses Lender incurs in performing such covenants or protecting its security interest in the Property. Such expenses include, but are not limited to, fees incurred for inspecting, preserving, or otherwise protecting the Property and Lender's security interest. These expenses are payable on demand and will bear interest from the date of payment until paid in full at the highest rate of interest in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. If the Secured Debt is subject to the Alabama Mini-Code, then reasonable attorneys' fees after default are available only when: the original amount financed exceeds \$300, the attorney is not the Lender's salaried employee, and the amount due does not exceed 15% of the unpaid debt after default. No attorneys' fees after default are available when the Secured Debt is an open-end credit plan and its unpaid balance is \$300 or less. To the extent permitted by the United States Bankruptcy Code, Mortgagor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debt as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect until released. Mortgagor agrees to pay for any recordation costs of such release.

11. **ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES.** As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste" or "hazardous substance" under any Environmental Law.

Mortgagor represents, warrants and agrees that:

- A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- B. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.

- C. Mortgagor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor shall take all necessary remedial action in accordance with any Environmental Law.
- D. Mortgagor shall immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.

12. **ESCROW FOR TAXES AND INSURANCE.** Unless otherwise provided in a separate agreement, Mortgagor will not be required to pay to Lender funds for taxes and insurance in escrow.

13. **JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND.** All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.

14. **SEVERABILITY; INTERPRETATION.** This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.

15. **NOTICE.** Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address on page 1 of this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.

16. **WAIVERS.** Except to the extent prohibited by law, Mortgagor waives all appraisal rights relating to the Property.

17. **LINE OF CREDIT.** The Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until the Secured Debt is paid in full and all underlying agreements have been terminated in writing by Lender.

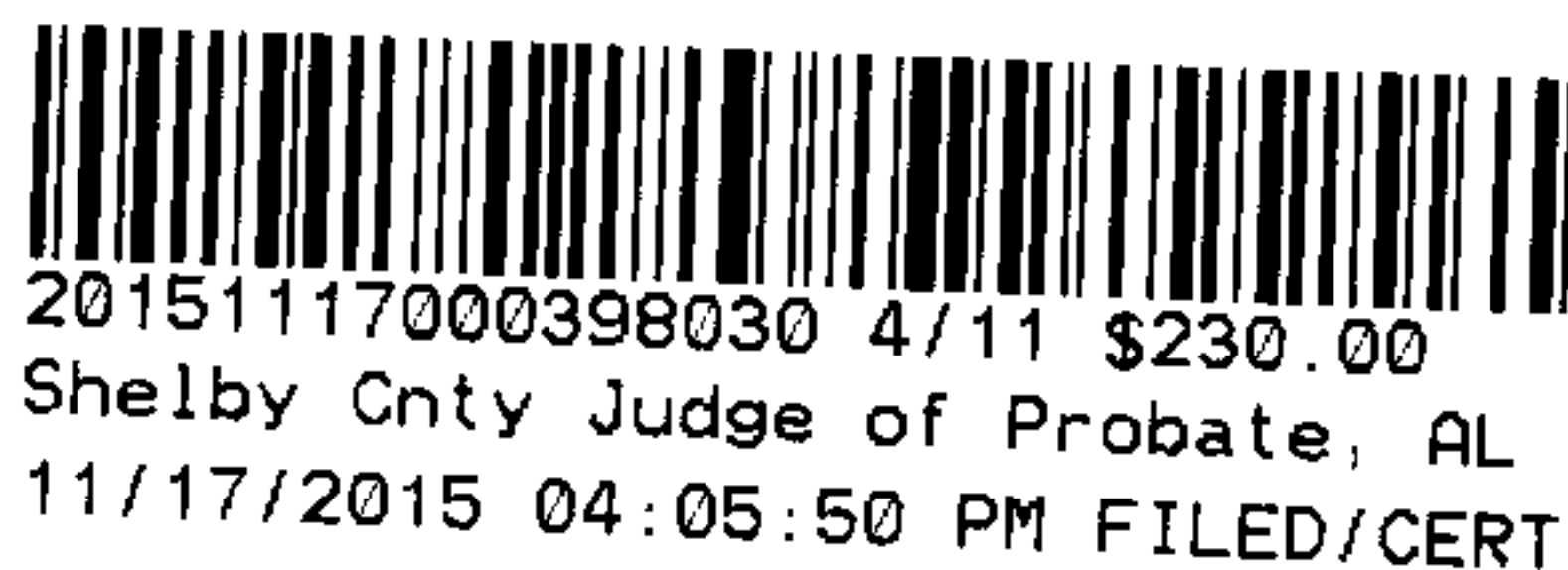
18. **APPLICABLE LAW.** This Security Instrument is governed by the laws as agreed to in the Secured Debt, except to the extent required by the laws of the jurisdiction where the Property is located, and applicable federal laws and regulations.

19. **RIDERS.** The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.

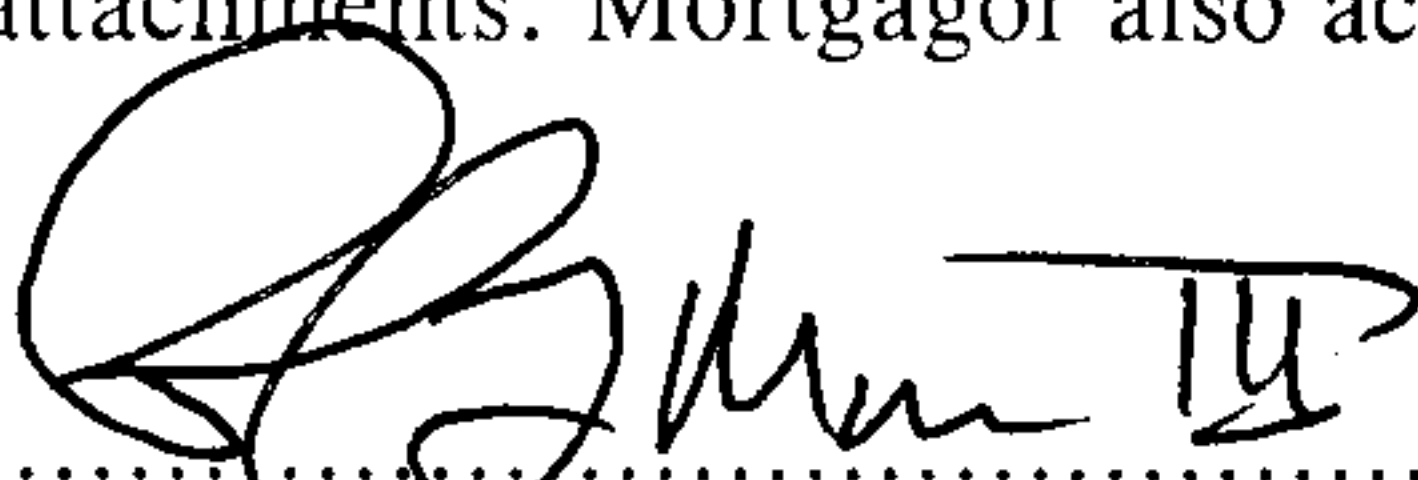
[Check all applicable boxes]

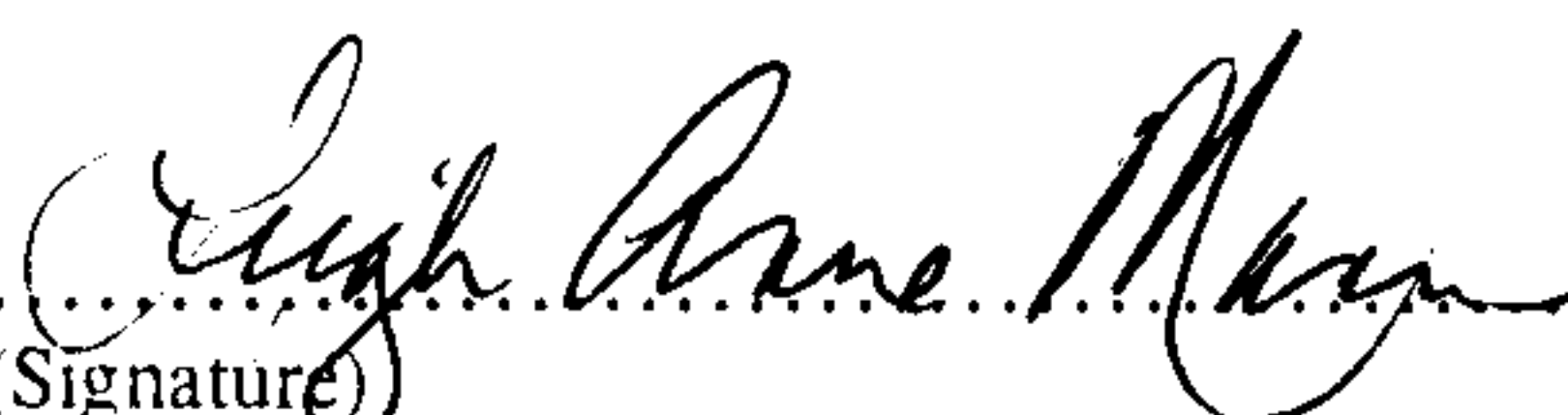
☐ Assignment of Leases and Rents ☐ Other

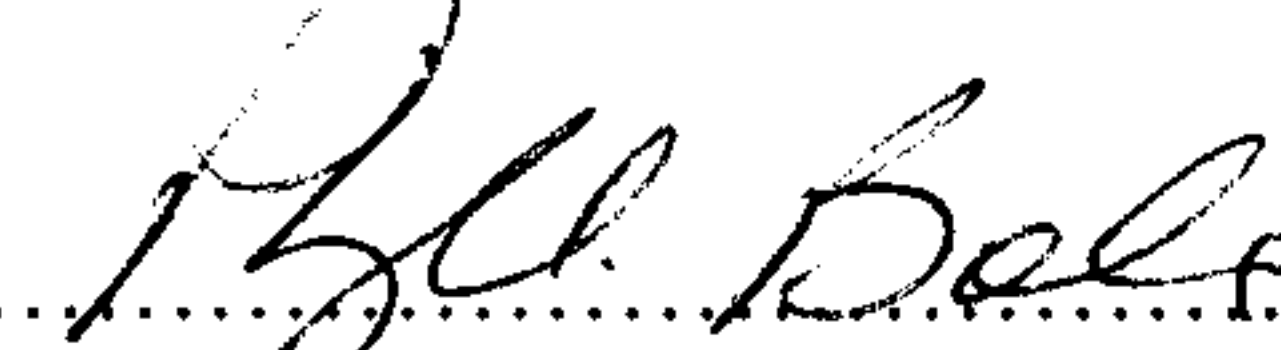
20. ☐ **ADDITIONAL TERMS.**

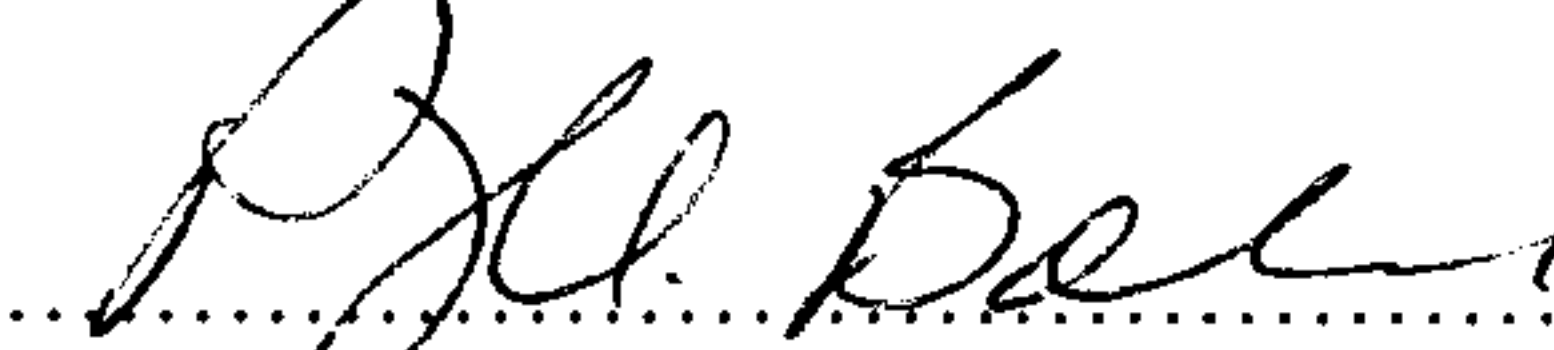


SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.


.....
(Signature)
PAUL L. MANN III
8/17/15 (Seal)
(Date)


.....
(Signature)
LEIGH ANNE MANN
8/17/15 (Seal)
(Date)


.....
(Witness as to all signatures)


.....
(Witness as to all signatures)

ACKNOWLEDGMENT:

STATE OF Alabama....., COUNTY OF Shelby.....} ss.

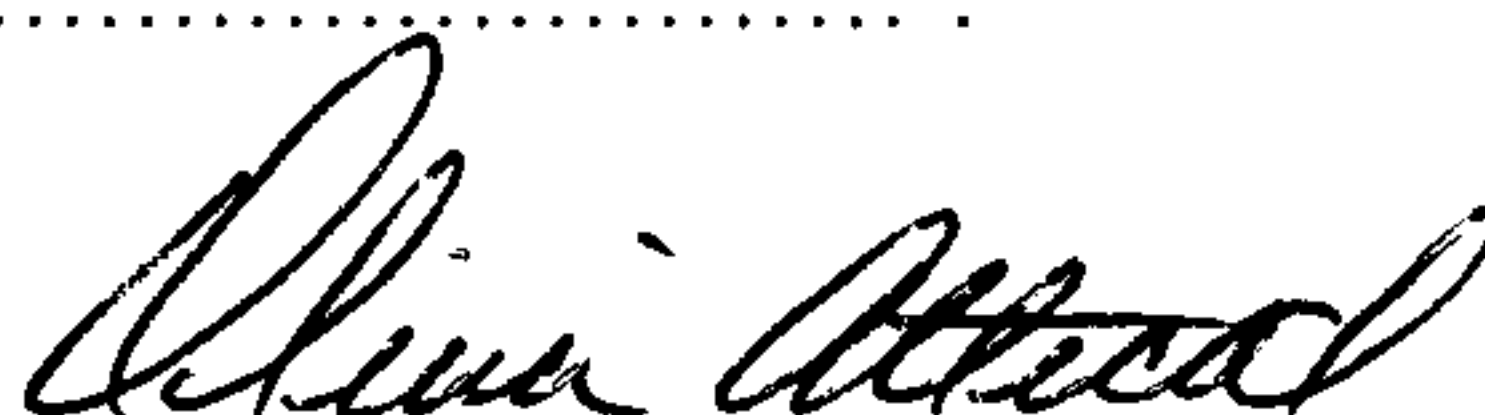
I, a notary public, hereby certify that Paul L. Mann III & Leigh Anne Mann.....

(Individual)

..... whose name(s) is/are signed to the foregoing conveyance,
and who is/are 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 this
..... day of August 2015.....

My commission expires:
(Seal)

**MY COMMISSION
EXPIRES 10/25/2017**


.....
(Notary Public)



6000002121

EXHIBIT 'A'

This Exhibit is attached to and made a part of that Real Estate Deed of Trust dated August 17, 2015 , from (Borrower):

PAUL L MANN III

LEIGH ANNE MANN

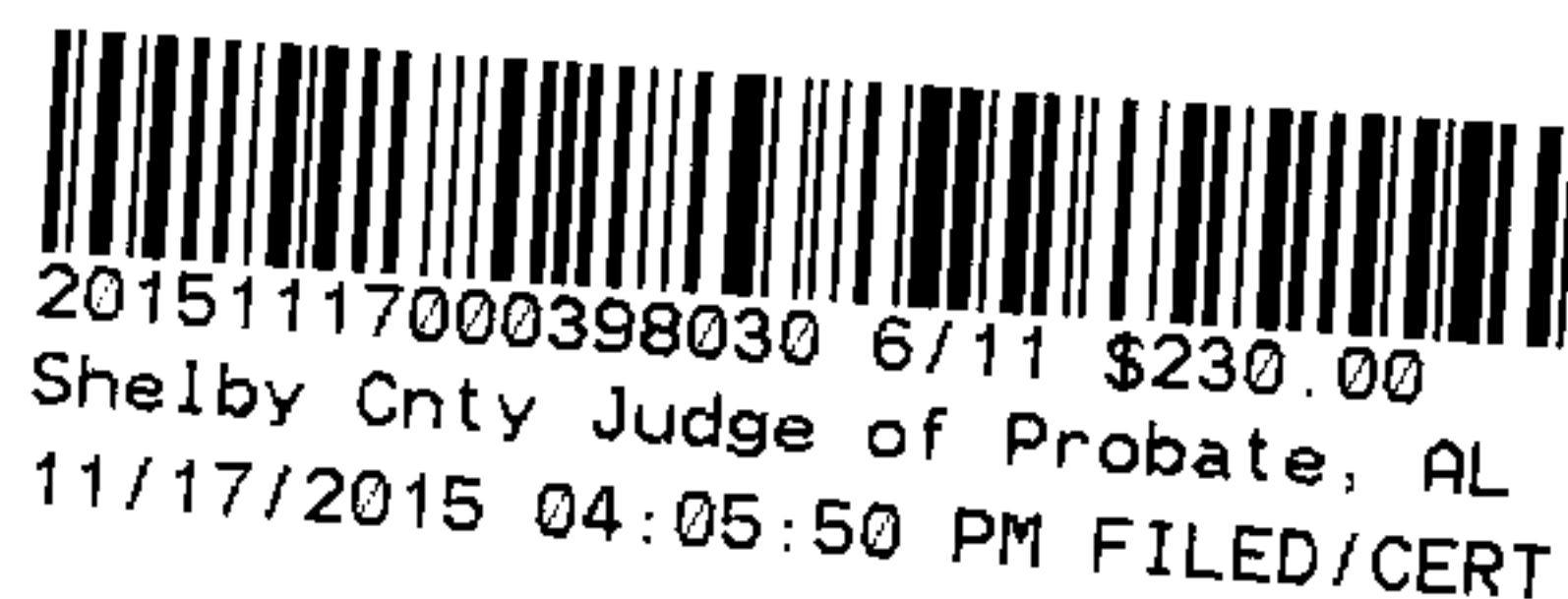
to (Lender): RENASANT BANK

ALL THAT TRACT OR PARCEL OF LAND BEING MORE SPECIFICALLY DESCRIBED ON EXHIBIT "A" ATTACHED HEREIN AND BEING MADE A PART HEREOF.

LOT 333 ACCORDING TO SURVEY OF LAKEWOOD, PHASE 3, AS RECORDED IN MAP BOOK 36, PAGE 81 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.


20151117000398030 5/11 \$230.00
Shelby Cnty Judge of Probate, AL
11/17/2015 04:05:50 PM FILED/CERT

Return to:
Renasant Bank
Attn: Loan Operations
P.O. Box 50728
Albany, GA 31703-0728



HYPOTHECATION AGREEMENT

THIS HYPOTHECATION AGREEMENT (the "Agreement"), entered into as of this 17th day of August, 2015 by and between **Leigh Anne Mann**(the "Pledgor"), and **Renasant Bank**(the "Lender").

W I T N E S S E T H:

WHEREAS, the Lender has made a loan to **Paul L Mann III**, (the "Debtor") in the principal amount of One hundred twenty four thousand & no/100-----(\$124,000.00) (the "Loan"), which Loan is evidenced by the Debtor's Promissory Note dated August 17, 2015 in favor of the Lender RENASANT BANK(the "Note"); and

WHEREAS, to secure the payment and performance of all obligations of the Debtor under the Note and to secure any other Liabilities (as hereinafter defined) of the Debtor and/or the Pledgor, the Pledgor wishes to provide the Lender with certain Collateral (as hereinafter defined);

NOW, THEREFORE, the parties hereto agree that, in consideration of any loan or other financial accommodation heretofore or hereafter at any time made or granted to the Debtor or to the Pledgor, by the Lender, the Pledgor agrees with the Lender as follows:

1. Security Interest. In order to secure the payment of the Liabilities (as hereinafter defined), the Lender shall have a lien upon, security title to, and a security interest in the following described property, to wit:

All that tract or parcel of land lying in Shelby County, Alabama(State), and being more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes.

together with all other property at any time delivered, pledged, assigned, conveyed, or transferred by the Pledgor to the Lender and any other property of every kind or description of the Pledgor now or hereafter in the possession or control of the Lender for any reason, including all dividends, rents, and distributions on or other rights in connection with any property herein above referred to (all such property, dividends, rents, distributions, and rights being hereinafter collectively called the "Collateral"). The term "Liabilities", as used herein, shall mean all obligations of the Debtor or the Pledgor, to the Lender, however incurred or evidenced, whether direct or indirect, absolute or contingent, or now or hereafter existing, or due or to become due. The Pledgor waives notice of the existence or creation of all or any of the Liabilities.

2. Warranty. The Pledgor hereby represents and warrants to the Lender that the Pledgor is the sole and lawful owner of any property to be delivered, pledged, assigned, or transferred to the Lender, free of all claims and liens other than the security interest contemplated hereunder, and the first lien Deed to Secure Debt on said property evidencing an indebtedness owed to (1st Lien Holder) PNC MORTGAGE, with full right to deliver, pledge, assign, convey and transfer such property to the Lender as Collateral hereunder.

3. Rights of Lender. The Lender, from time to time, whether before or after any of the Liabilities shall become due and payable, may, without notice to the Pledgor, (a) notify the parties obligated on any of the Collateral to make payment to the Lender of any amounts due or to become due thereunder, (b) enforce collection of any of the Collateral by suit or otherwise, and surrender, release or exchange all or any part thereof, or compromise or extend or renew from time to time and for any period (whether or not longer than the original period) any indebtedness evidenced thereby, and (c) take control of any proceeds of the Collateral. The Lender may, from time to time, without notice to the Pledgor, (a) retain or obtain security title to or a security interest in any property, in addition to the Collateral, to secure any of the Liabilities, (b) retain or obtain the primary or secondary liability of any party or parties, in addition to the Pledgor, with respect to any of the Liabilities, (c) extend or renew for any period (whether or not longer than the original period) or exchange

any of the Liabilities or release or compromise any liability of any party or parties primarily or secondarily liable thereon, (d) release its security title to and security interest in all or any property, in addition to the Collateral securing any of the Liabilities and permit any substitution or exchange for any such property, and (e) resort to the Collateral for payment of any of the Liabilities, whether or not it shall have resorted to any other property or shall have proceeded against any party primarily or secondarily liable on any of the Liabilities.

4. Default. Nonpayment, when due, whether by declaration or otherwise, of any amount payable on any of the Liabilities shall constitute a default hereunder. Upon such default, (a) the Lender may exercise from time to time any rights and remedies available to it under any deed to secure debt and/or security agreement, whether such documents were executed in connection with the instant agreement or otherwise; any rights and remedies available to it under the Uniform Commercial Code, as in effect at that time in Georgia; and/or any rights and remedies otherwise available to it, and (b) the Lender may, without demand or notice of any kind, appropriate and apply toward the payment of such of the Liabilities, and in such order of application, as the Lender may from time to time elect, any balances, credits, deposits, accounts, items, or monies of the Pledgor. If any notification of intended disposition of any of the Collateral is required by law, such notification, if mailed, shall be deemed reasonably and properly given if mailed at least five (5) days before such disposition, as hereinafter provided. Any proceeds of any disposition of Collateral may be applied by the Lender to the payment of expenses in connection with the Collateral, including reasonable attorneys' fees and legal expenses, and any balance of such proceeds may be applied by the Lender toward the payment of such of the Liabilities, and in such order of application, as the Lender may from time to time elect. All rights and remedies of the Lender expressed hereunder are in addition to all other rights and remedies possessed by it, including those of any deed to secure debt, other agreement or instrument relating to any of the Liabilities or any security therefor. No delay or failure on the part of the Lender in the exercise of any right or remedy shall operate as a waiver thereof, and no singular or partial exercise by the Lender of any right or remedy shall preclude other or further exercise thereof or the exercise of any right or remedy. No action of the Lender permitted hereunder shall impair or affect the rights of the Lender in and to the Collateral.

5. Miscellaneous.



20151117000398030 8/11 \$230.00
Shelby Cnty Judge of Probate, AL
11/17/2015 04:05:50 PM FILED/CERT

(a) Severability. Wherever possible each provision of this Agreement shall be interpreted in such manner as to be effective and valid under applicable law, but if any provision of this Agreement shall be prohibited or invalid under such law, such provision shall be ineffective to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Agreement.

(b) Governing Law. This Agreement has been made in the State of Georgia and shall be governed by and enforced and construed in accordance with the laws and case decisions of the State of Georgia.

(c) Use of Terms. If more than one party shall execute this Agreement as Pledgor, the term "Pledgor" as used herein shall mean all parties signing and each of them, who shall be jointly and severally bound hereunder. The use of any gender herein shall be deemed to be or include the other gender and the neuter, and the use of the singular herein shall be deemed to include the plural (and visa versa) wherever appropriate.

(d) Headings. Headings and other captions of this Agreement are for convenience of reference only and shall not be used in interpreting, construing or enforcing any of the provisions of this Agreement.

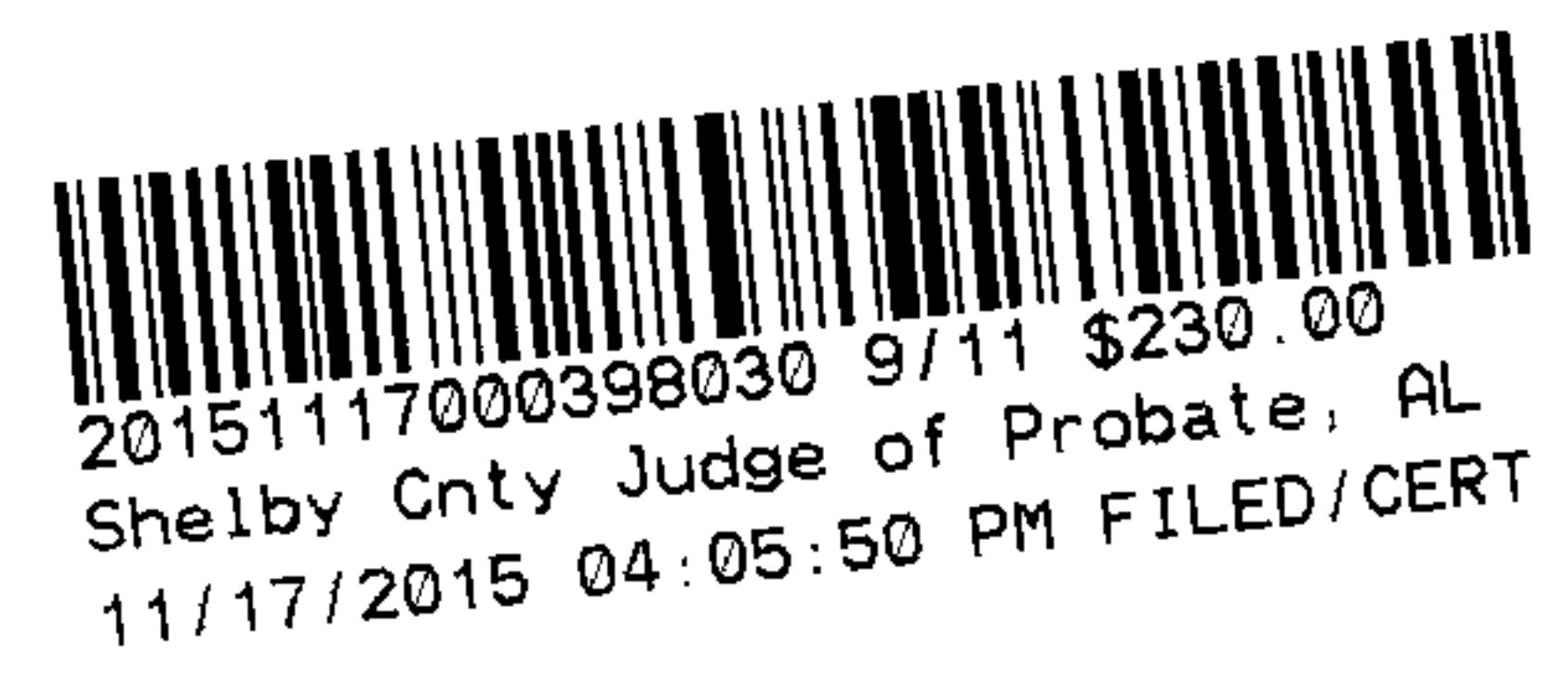
(e) Counterparts. This Agreement may be executed simultaneously or in counterparts, each of which shall be deemed to be an original, but all of which shall constitute one and the same instrument.

(f) Binding and Effect. This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective heirs, personal and legal representatives, guardians, successors and assigns.

(g) Time of Essence. Time is of the essence of this Agreement.

(h) Modification. The terms and provisions hereof may not be modified except by a written instrument signed by the party against whom such modification is sought to be enforced.

(i) Construction. Neither this Agreement nor any related document shall be construed more strongly against any party regardless of who was more responsible for the preparation.



(j) Notices. All notices and other communications required or permitted to be given by this Agreement shall be in writing and shall be given and shall be deemed received if and when either hand delivered and a signed receipt is given therefor or mailed by registered or certified United States mail, postage prepaid to the following address:

TO PLEDGOR: LEIGH ANNE MANN
304 CREEKSIDE COVE
WILSONVILLE AL 35186

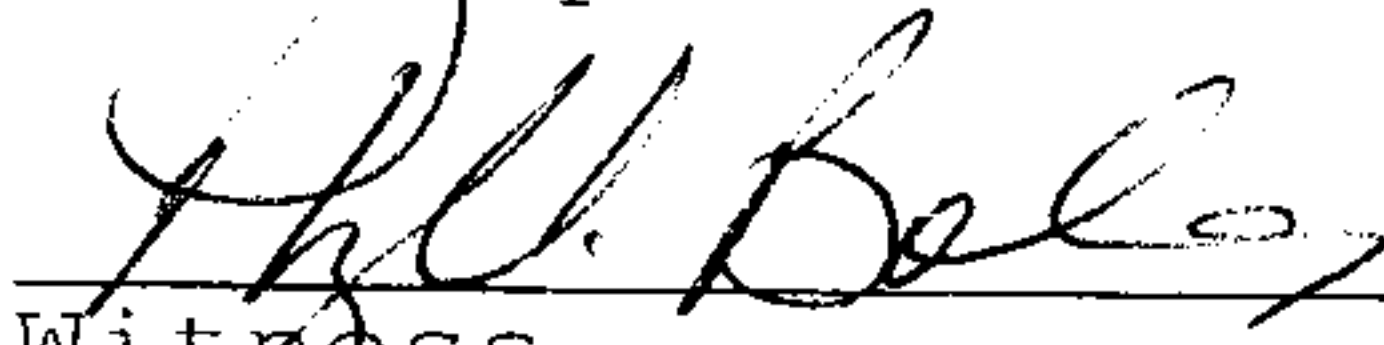
TO LENDER: RENASANT BANK
PO Box 50005
Albany, GA 31703-0005

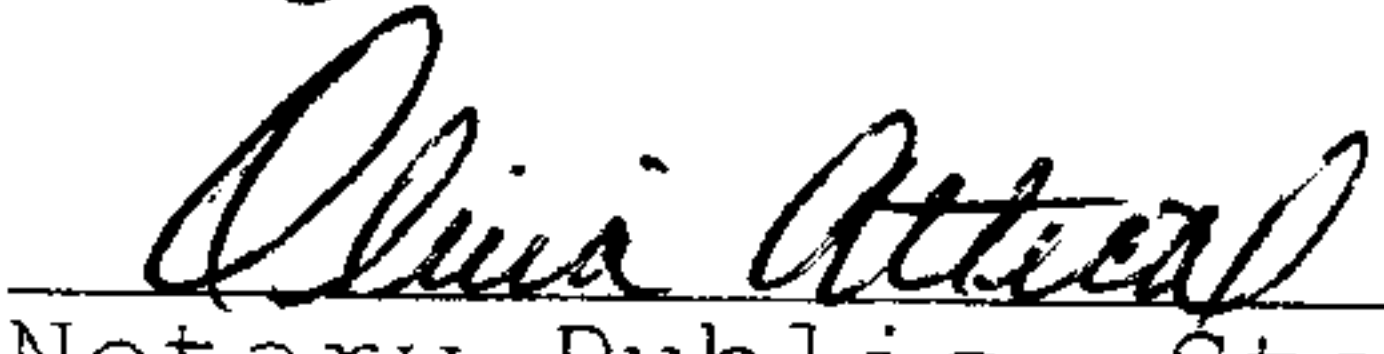
or at such other address as either party hereto shall in writing notify the other.

IN WITNESS WHEREOF, the parties hereto have set their hands and affix their seals as of the date first above written.

 (SEAL)
LEIGH ANNE MANN Customer Name

Signed, sealed and delivered
in the presence of:


Witness


Notary Public, State of AL

My commission expires: **MY COMMISSION**
EXPIRES 10/25/2017



20151117000398030 10/11 \$230.00
Shelby Cnty Judge of Probate, AL
11/17/2015 04:05:50 PM FILED/CERT

RENASANT BANK

"Lender"

BY:

Title:

Phyllis Bohner
Branch Manager

ATTEST:

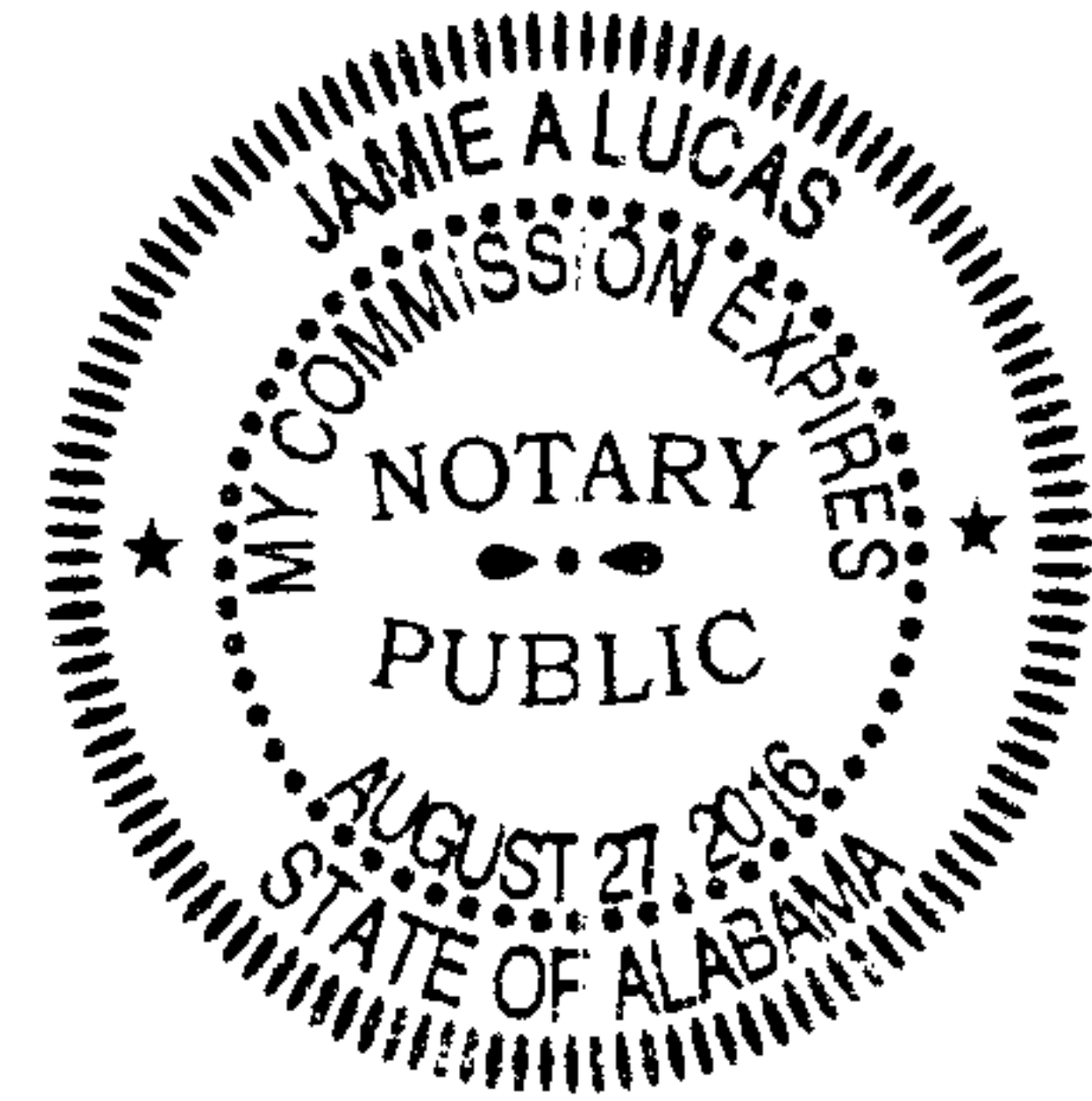
Title:

[CORPORATE SEAL]

Signed, sealed and delivered
in the presence of:

Witness

Jamie A. Lucas
Notary Public, State of Alabama
My commission expires: _____



JAMIE A. LUCAS
My Commission Expires
August 27, 2016

S:\Willis\HERITAGE BANK HYPOTHECATION AGREEMENT.wpd

20151117000398030 11/11 \$230.00
Shelby Cnty Judge of Probate, AL
11/17/2015 04:05:50 PM FILED/CERT