

Prepared by:
Lisa Wilm _____ for

Wells Fargo Bank, N.A.
2324 Overland Ave, 1st Fl.
Billings, MT 59102

Return to:
Wells Fargo Bank, N.A.
2324 Overland Ave, 1st Fl.
Billings, MT 59102


20160309000076900 1/3 \$50.00
Shelby Cnty Judge of Probate, AL
03/09/2016 01:48:34 PM FILED/CERT

ALABAMA REAL ESTATE MORTGAGE – LINE OF CREDIT

Maximum Principal Secured: \$ 20,000.00

The State of Alabama, Shelby County. Know All Men By These Presents: That whereas, Sabrina Lewis And Michael A Lewis, Wife And Husband, Mortgagors, whose address is 1116 Lake Point Court, Birmingham, AL 35244, are indebted on their Credit Card Account Agreement ("Agreement"), payable to the order of Wells Fargo Bank, N.A., Mortgagee, whose address is 2324 Overland Ave, 1st Fl., Billings, MT 59102-6401, evidencing a loan made to Mortgagors by Mortgagee. Said Agreement is payable according to the terms thereof. Payment may be made in advance in any amount at any time and default in paying any instalment shall, at the option of the holder of the Agreement and without notice or demand, render the entire unpaid balance thereof at once due and payable. Debt incurred under the terms of the promissory note, revolving line of credit agreement, contract, guaranty, or other evidence of debt dated 03/18/2008 together with all amendments, extensions, modifications, or renewals is secured debt. The maturity date of the secured debt is 01/31/2056.

NOW, THEREFORE, in consideration of said loan and to further secure the payment of present and future advances under the Agreement executed and delivered to Mortgagee by Mortgagors, and any extensions, renewals, modifications, refinancings, future advances or additional advances of the Credit Card Account Agreement, the Mortgagors hereby grant, bargain, sell and convey to the Mortgagee the following described real estate lying and being situated in Shelby County, State of Alabama, to wit: The description of the property is on a separate addendum attached to this Mortgage/Deed of Trust, which description is part of the Mortgage/Deed of Trust. 1116 Lake Point Ct, Birmingham, AL 35244

warranted free from all incumbrances and against any adverse claims.

TO HAVE AND TO HOLD the aforegranted premises, together with the improvements and appurtenances thereunto belonging, unto the said Mortgagee, its successors and assigns forever.

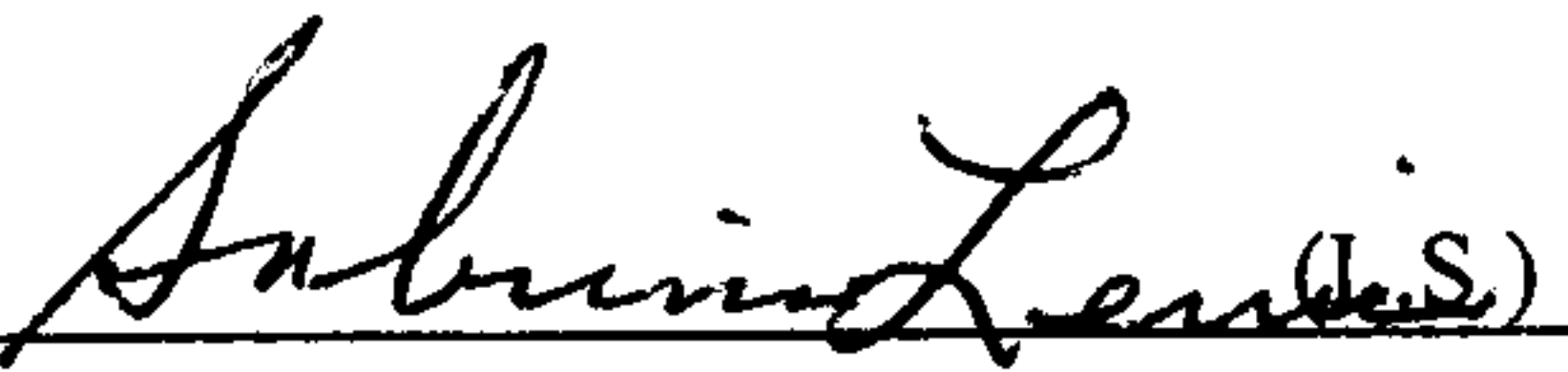
UPON CONDITION, HOWEVER, that if Mortgagors shall well and truly pay, or cause to be paid, the said Agreement, and each and every instalment thereof when due, and Mortgagor has terminated future advances or the draw period under the Agreement has expired and the amounts secured hereby have been paid in full then this conveyance shall become null and void. But should Mortgagors fail to pay the Agreement, or any instalment thereof when due, or if any covenant herein is breached, then Mortgagee, its successors, assigns, agent or attorneys are hereby authorized and empowered to sell the

said property hereby conveyed at auction for cash, in front of the Court House door in the County in which the said property is located, first having given notice thereof for four successive weeks by publication in any newspaper published in the County in which said property is located, and execute proper conveyance to the purchaser, and out of the proceeds of said sale the Mortgagee shall retain enough to pay said Agreement, and the balance, if any, pay over to the Mortgagors. The Mortgagee or its assigns are authorized to bid for said property and become the purchaser at said sale.

Mortgagors further specially waive all exemptions which Mortgagor now or hereafter may be entitled to under the Constitution and laws of this or any other State. Mortgagors agree to not sell or transfer the aforegranted premises, or any part, without Mortgagee's prior written consent and any such sale or transfer without Mortgagee's prior written consent shall constitute a default under the terms hereof. Whenever the context so requires plural words shall be construed in the singular.

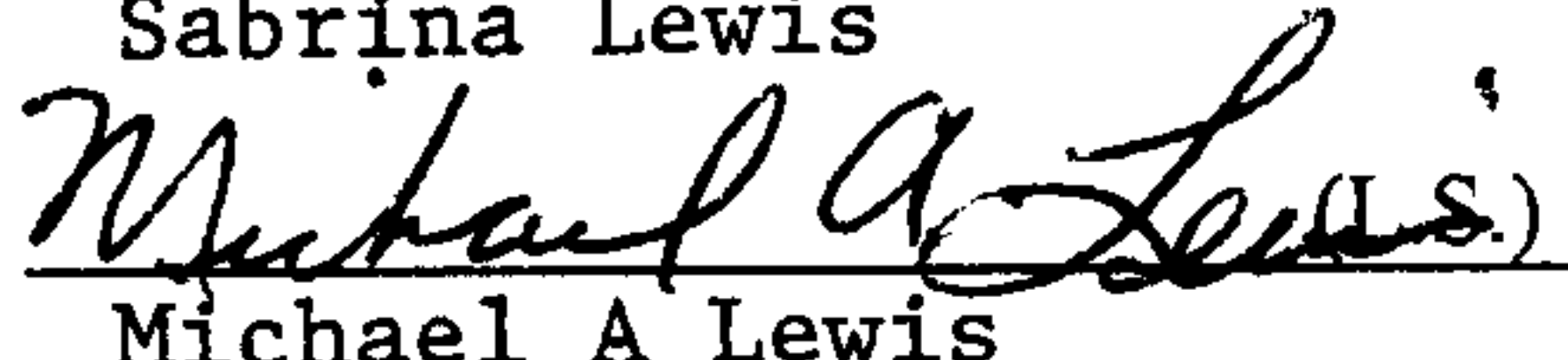
Notice: This mortgage secures credit in the amount of the Maximum Principal Secured. Loans and advances up to this amount, together with interest, are senior to indebtedness of other creditors under subsequently recorded or filed mortgages and liens.

IN TESTIMONY WHEREOF, Mortgagors have hereunto set their hands and affixed their seals this 29 day of February, 2016.

 (S.)

Sabrina Lewis

◀ SIGN HERE

 (S.)

Michael A Lewis

◀ SIGN HERE

STATE OF Alabama
Jefferson COUNTY

I, the undersigned authority, in and for said County in said State, hereby certify that Sabrina Lewis and Michael A Lewis, whose name is signed to the foregoing conveyance, and who is 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 and official seal, this the 29 day of February, 2016



Notary Public



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Mortgage/Deed of Trust Addendum

Addendum for legal description of mortgage/deed of trust dated, MARCH 18, 2008, SABRINA LEWIS, MICHAEL A LEWIS mortgagor(s);

Legal description:

The land referred to in this policy is situated in the State of Alabama, County of Shelby, and described as follows:

The land situated in the State of AL, County of Shelby, and described as follows:

HAVING A TAX IDENTIFICATION NUMBER OF 11-7-35-0-001-012-053A PARCEL OF LAND LOCATED IN THE CITY OF BIRMINGHAM, COUNTY OF SHELBY, STATE OF ALABAMA, AND KNOWN AS: BEING LOT NUMBER LOT:2881 IN LAKE POINT ESTATES ADD 01 AS SHOWN IN THE RECORDED PLAT/MAP THEREOF IN 17-14 OF SHELBY COUNTY RECORDS.

APN #: 11-7-35-0-001-012-053

Being the same property conveyed to Sabrina Lewis and Michael A. Lewis, tenancy not stated by deed from, dated, filed and recorded in Deed In Shelby County Records.



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