STATE OF ALABAMA)	
)	Real Estate Mortgage
COUNTY OF SHELBY)	

KNOW ALL MEN BY THESE PRESENTS: THAT WHEREAS, Roy Keith Coggins and Shannon Pardue Coggins, a married couple, hereinafter known as DEBTOR, is justly indebted to Colleen B. Carden, hereinafter known as CREDITOR, in the principal sum of Thirty Thousand Dollars and 00/100 cents (\$ 30,000.00) with interest at the rate of 7.00% per annum, as evidenced by a promissory note bearing even date herewith and payable in monthly installments commencing on the 15th day of April, 2018, and continuing for another 119 consecutive months.

NOW, in order to secure the prompt payment of said note, when due, the DEBTOR for and in consideration of the premises, the DEBTOR does hereby GRANT, BARGAIN, SELL and CONVEY unto the CREDITOR the following described real estate situated in Shelby County, Alabama, to wit:

Commence at the NW Corner of Section 11, Township 24 North, Range 15 East, Shelby County, Alabama; Thence South 00 degrees 00' 00" East, a distance of 799.89' to the Point of Beginning; Thence continue along the last described course, a distance of 426.97'; Thence North 84 degrees 56' 00" East, a distance of 327.41' to the Westerly R.O.W. line of Rockhill Drive; Thence North 26 degrees 49' 04" West and along said R.O.W. line, a distance of 452.97' to the Southerly R.O.W. line of Shelby County Highway 46; Thence South 87 degrees 05' 14" West and along said R.O.W. line, a distance of 121.93' to the Point of Beginning. Said parcel containing 2.18 acres, more or less.

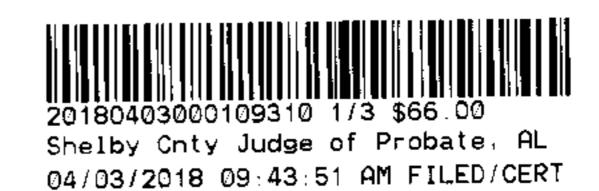
Subject to any and all easements, rights of way, covenants and restrictions of record.

This instrument was prepared without the benefit of a title search, and a survey was not performed. The legal description was provided by the Grantor herein.

Said property is warranted free from all encumbrances and adverse claims, except as stated herein.

TO HAVE AND TO HOLD the aforegranted premises, together with the improvements and appurtenances thereunto belonging, unto the CREDITOR forever. And the DEBTOR does hereby covenant with the CREDITOR, and the heirs and assigns of the CREDITOR, that the DEBTOR is lawfully seized in fee simple of said premises; that the said premises are free of and from all encumbrances except as otherwise noted above; and that the DEBTOR will warrant and forever defend the same against the lawful claims and demands of all persons.

BUT THIS CONVEYANCE IS MADE UPON THE FOLLOWING CONDITIONS NEVERTHELESS, that is to say. If the DEBTOR shall well and truly pay, or cause to be paid, the



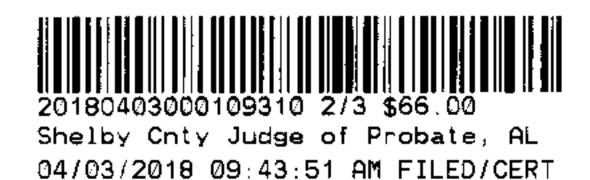
said promissory note, and each and every installment thereof, when due, and all other amounts which may become due hereunder when such become due, then this conveyance shall become null and void. But should the DEBTOR fail to pay said note, or any installment thereof when due, or shall fail to pay any other sums that become due hereunder when due, then all of said indebtedness shall become due and payable at once, at the option of the CREDITOR. However, failure of the CREDITOR to enforce this provision as to one or more delinquent installments or other amounts due hereunder shall not be a waiver of the right to subsequently invoke such provision. Upon any such default by the DEBTOR, the CREDITOR or the successors, heirs, assigns, agents or attorneys of the authorized and empowered to sell the said property hereby conveyed at auction for cash at the Courthouse door of the County in which said property is situated, after first having given notice thereof for three (3) weeks by publication in any newspaper then published in the county in which said property is situated, and to execute a property conveyance to the purchaser and out of the sale proceeds to the CREDITOR shall first pay all expenses incident thereto, together with a reasonable attorney's fee, then retain enough to pay said note and interest thereon and any sums advanced by the CREDITOR for taxes, assessments, insurance, and other encumbrances, if any. The balance, if any, shall be paid over to the DEBTOR. In the event of such sale, the CREDITOR, or the successors, assigns, agents or attorneys of the CREDITORS, are hereby authorized and empowered to purchase the said property the same as if they were strangers to this conveyance and any such sale, and the auctioneer or person making the sale is empowered and directed to make and execute a deed to the purchaser at such sale in the name of the DEBTOR.

It is also agreed that in case the CREDITOR, or the heirs, successors or assigns of the CREDITOR, see fit to foreclose this mortgage in a court having proper jurisdiction, that the DEBTOR will pay a reasonable attorney's fee for the bringing and prosecution of such foreclosure action and for any appeals therefrom, together with all costs and expenses of the litigation incurred by the CREDITOR, all of which shall be and constitute a part of the debt hereby secured.

The DEBTOR specially waives all exemptions which DEBTOR now or hereafter may be entitled to under the Laws and Constitution of the State of Alabama in regard to the collection of the debt secured hereby.

The DEBTOR agrees to keep the property in good repair, normal wear and tear excepted, and further agrees to keep said property insured against fire, hail, flood, and windstorm with good and responsible companies acceptable to the CREDITOR for not less than an amount equal to the principal amount of this mortgage debt, and to have each such policy payable to the CREDITOR, as the CREDITOR'S interest may appear in said property, and further agrees to deliver copies of such paid-up policies to the CREDITOR. Should the DEBTOR fail to insure said property, then the CREDITOR is hereby authorized to do so, and the premiums so paid by he CREDITOR shall be and constitute a part of the debt secured hereby.

The DEBTOR agrees to pay all taxes and assessments, general or special, levied upon such property before such become delinquent. Should the DEBTOR fail to pay any such taxes or assessments before they become delinquent, then the CREDITOR is hereby authorized to do so and all such payments shall thereupon constitute a part of the debt secured hereby.



Should the DEBTOR fail to procure proper insurance, or fail to pay any taxes or assessments, as hereinabove provided, and should the CREDITOR pay the same, then the DEBTOR shall be deemed to have materially breached the terms of this instrument if the DEBTOR fails to reimburse the CREDITOR for the same plus interest at the maximum rate permitted by Alabama law within ten (10) days after the CREDITOR gives the DEBTOR written demand by first class mail of the amount due.

In the event of the death of the CREDITOR herein, Colleen B. Carden, before the satisfaction of this mortgage then said mortgage and the indebtedness secured thereby shall inure to the benefit of the CREDITOR'S son, Matt Mitchell residing at 170 Firefly Chase, Montevallo, AL 35115.

of the CREDITOR 5 son, w	ian minemen residing	z at 170 Pirejty Chase, Monte	evano, AL 33113.
IN WITNESS THER Day of	 	has executed this Mortgage w , 2018, at Calera, Alabama	
Roy Keith Coggins Debtor		Shannon Pardue Cogg Debtor	ins
STATE OF ALABAMA COUNTY OF SHELBY)) Ac)	knowledgment	
Coggins and Shannon Pardubefore me on this day, that voluntarily on the day the sa	<i>te Coggins, a marrie</i> t, being informed o me bears date.	and for said State, hereby conditional couple, who are known to not the contents of the Mortgodies, 2018.	ne and acknowledged age, it was executed
This Instrument Prepared By:		OTARY PUBLIC Commission Expires: 18 N	

Clint C. Thomas, P.C. Attorney at Law P.O. Box 1422 Calera, Alabama 35040

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