

STATE OF ALABAMA
COUNTY OF JEFFERSON

PROMISSORY NOTE

FOR VALUE RECEIVED, the undersigned, **Lauren Riley**, promise(s) to pay to **Jesus Y. Ortega**, or his heirs, executors or assigns, or order, the principal sum of **FIFTY SIX THOUSAND TWO HUNDRED FIFTY THREE and 00/100 DOLLARS (\$56,253.00)**, together with interest at the rate of **5%** per annum from the date hereof. The said principal and interest payments in the amount of **\$444.85, beginning July 1, 2018**, shall be payable at **168 Little Creek Circle, Chelsea, AL 35043** or at such other place as the holder may designate in writing. Final payment due on or before June 1, 2033.

Late charge of 5% of payment amount due if payment is received by the mortgagor after the 16th of the month.

If default be made in the payment of any installment under this note, and if the default is not made good prior to the due date of the next such installment, the entire principal sum and accrued interest shall at once become due and payable without notice at the option of the holder of this note. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default. In the event of default in making of any payments herein provided and in the event the whole of said debt is declared to be due, interest shall accrue thereafter at the rate stated above.

The makers and endorsers of this note waive presentment, demand, protest and notice of non-payment, and hereby waive all claims of exemption as to real or personal property, salary or wages under the constitution and statute laws of the State of Alabama or any other state against the debt evidenced hereby; and if unpaid when due, agree to pay a reasonable attorney's fee and all costs of collection, whether by suit or otherwise.

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

x Lauren Riley (L.S.)
Lauren Riley

____ (L.S.)



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Shelby Cnty Judge of Probate, AL
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