


When recorded return to:

Maxwell H. Pulliam
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Birmingham, Alabama 35203

This document prepared by:

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**STATE OF ALABAMA)
COUNTY OF SHELBY)**


20180717000253780 1/6 \$105.00
Shelby Cnty Judge of Probate, AL
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MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that Paul L. Tucker, Jr., (hereinafter "Mortgagor"), is justly indebted to The Anita Tucker Revocable Inter Vivos Trust with John C. Hamiter, Jr., Trustee, (hereinafter called "Mortgagee"), in the amount of Fifty Thousand and 00/100 Dollars (\$50,000.00), evidenced by a Promissory Note, executed contemporaneously herewith by the Mortgagor in said amount, with interest, payable to the order of Mortgagee, the terms and conditions of which are herein incorporated by this reference; and

WHEREAS, Mortgagor agreed, in incurring said indebtedness, that this Mortgage (the "Mortgage") should be given to secure the prompt payment thereof.

NOW, THEREFORE, in consideration of the premises, said Mortgagor, and all others executing this Mortgage, does hereby grant, bargain, sell, and convey unto said Mortgagee the certain real estate, more particularly described on **EXHIBIT A** attached hereto and made a part hereof.

TO HAVE AND TO HOLD the above granted real estate unto said Mortgagee, its successors and assigns forever; and for the purpose of further securing the payment of said indebtedness, said Mortgagor agrees to pay all taxes or assessments when imposed legally upon said real estate, and should default be made in the payment of same, said Mortgagee may, at its option, pay off the same; and to further secure said indebtedness, said Mortgagor agrees to keep the improvements on said real estate insured against loss or damage by fire, lightning, and tornado for the fair and reasonable insurable value thereof, in companies satisfactory to said

Mortgagee, with loss, if any, payable to said Mortgagee, as its interest may appear, and to promptly deliver said policies, or any renewal of said policies, to said Mortgagee; and if said Mortgagor should fail to keep said real estate insured as above specified, or fail to deliver said insurance policies to said Mortgagee, then said Mortgagee, or its assigns, may at its option, insure said real estate for said sum, for said Mortgagee's own benefit, the policy, if collected, to be credited on said indebtedness, less the cost of collecting same; all amounts so expended by said Mortgagee for taxes, assessments, or insurance, shall become a debt to said Mortgagee or its assigns, additional to the debt hereby specially secured, and shall be covered by this Mortgage, and bear interest from date of payment by said Mortgagee, or its assigns, and be at once due and payable.


Upon condition, however, that if said Mortgagor pays said indebtedness, and reimburses said Mortgagee or its assigns for any amounts said Mortgagee may have expended for taxes, assessments, and insurance, and interest thereon, then this conveyance to be null and void; but should default be made in

the payment of any sum expended by said Mortgagee or its assigns, or should said indebtedness hereby secured, or any part thereof, or the interest thereon, remain unpaid at maturity, or should the interest of said Mortgagee or its assigns in said real estate become endangered by reason of the enforcement of any prior lien or encumbrance thereon, so as to endanger the debt hereby secured, then in any one of said events, the whole of said indebtedness hereby secured shall at once become due and payable, and this Mortgage be subject to foreclosure as now provided by law in case of past due mortgages, and said Mortgagee, its agents or assigns, shall be authorized to take possession of said real estate hereby conveyed, and with or without first taking possession, after giving twenty-one (21) days' notice, by publishing once a week for three (3) consecutive weeks, the time, place, and terms of sale, by publication in some newspaper published in said County and State, sell the same in lots or parcels or en masse as said Mortgagee, its agents or assigns deem best, in front of the Court House door of said County (or the division thereof), where said real estate is located, at public outcry, to the highest bidder for cash, and apply the proceeds of the sale: First, to the expense of advertising, selling, and conveying, including a reasonable attorney's fee; Second, to the payment of any amounts that may have been expended, or that it may then be necessary to expend, in paying insurance, taxes, or other encumbrances, with interest thereon; Third, to the payment of said indebtedness in full, whether the same shall or shall not have fully matured at the date of said sale, but no interest shall be collected beyond the day of sale; and Fourth, the balance, if any, to be turned over to said Mortgagor, and said Mortgagor further agrees that said Mortgagee, or its agents or assigns, may bid at said sale and purchase said real estate, if the highest bidder therefore; and said Mortgagor further agrees to pay a reasonable attorney's fee to said Mortgagee or its assigns, for the foreclosure of this Mortgage in Chancery, should the same be so foreclosed, said fee to be a part of the debt hereby secured.

Upon said Mortgagor's default and in lieu of foreclosure of this Mortgage, said Mortgagee may elect to pursue all other legal remedies for payment of all sums due under the Promissory Note.

This Mortgage may be assigned by Mortgagee upon written notice to Mortgagor.

(Remainder of page intentionally left blank. See following page for signatures.)


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IN WITNESS WHEREOF the Mortgagor has executed these presents on this the 1 day of November, 2017.

MORTGAGOR:

Paul L. Tucker, Jr.
Paul L. Tucker, Jr.,

STATE OF ALABAMA)
COUNTY OF Jefferson)

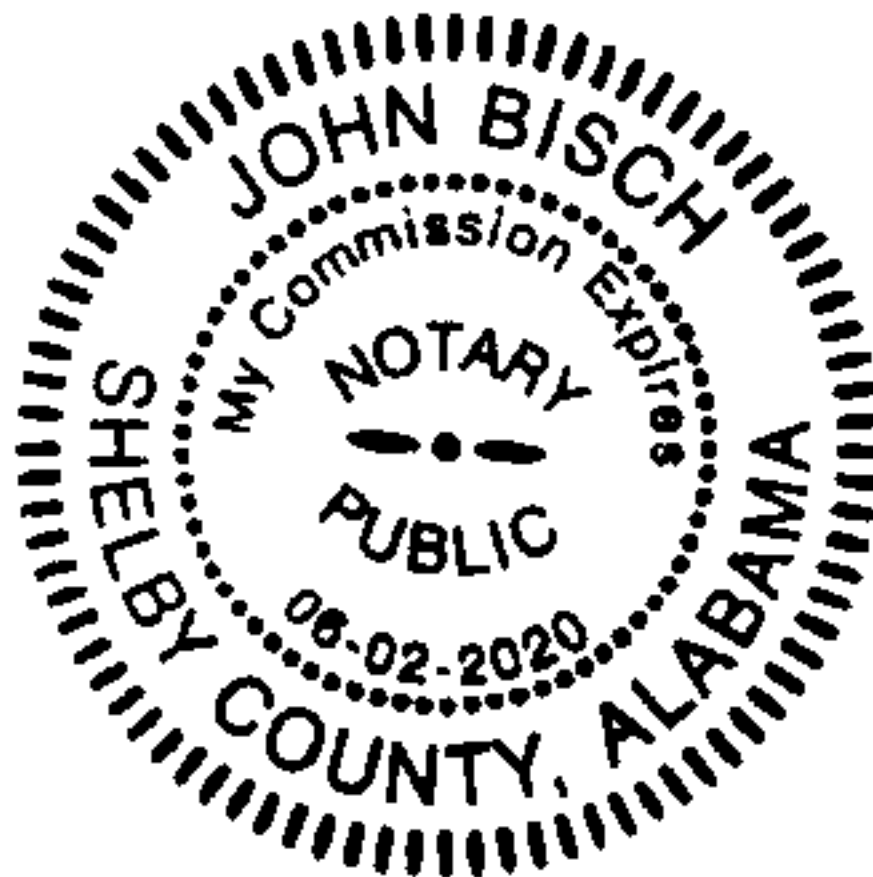
I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Paul L. Tucker, Jr., whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that being informed of the contents of said instrument, he executed the same voluntarily.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 1st day of November, 2017.

John Bisch
Notary Public

[NOTARY SEAL]

My Commission Expires: 06-02-2020



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EXHIBIT A

Legal Description of the Property

PART OF LOT 10-A, RESURVEY OF LOTS 10 & 11, BRIDGELAKE ADDITION TO RIVERCHASE, AS RECORDED IN THE OFFICE OF THE JUDGE OF PROBATE, SHELBY COUNTY, ALABAMA, IN MAP BOOK 19, PAGE 51, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

FROM AN EXISTING IRON REBAR BEING THE MOST EASTERLY CORNER OF SAID LOT 10-A AND BEING ON THE NORTHWEST RIGHT OF WAY LINE OF BRIDGELAKE DRIVE, RUN IN A SOUTHWESTERLY DIRECTION ALONG THE NORTHWEST RIGHT-OF-WAY LINE OF SAID BRIDGELAKE DRIVE AND ALONG THE SOUTHEAST LINE OF SAID LOT 10-A FOR A DISTANCE OF 6.91 FEET TO AN EXISTING IRON REBAR BEING THE POINT OF BEGINNING; THENCE CONTINUE IN A SOUTHWESTERLY DIRECTION ALONG SAID SOUTHEAST LINE OF SAID LOT 10-A AND ALONG THE NORTHWEST RIGHT-OF-WAY LINE OF SAID BRIDGELAKE DRIVE FOR A DISTANCE OF 130.09 FEET TO AN EXISTING IRON REBAR BEING THE MOST SOUTHERLY CORNER OF SAID LOT 10-A; THENCE TURN AN ANGLE TO THE RIGHT OF 90 DEGREES 28 MINUTES 21 SECONDS AND RUN IN A NORTHWESTERLY DIRECTION ALONG THE SOUTHWEST LINE OF SAID LOT 10-A FOR A DISTANCE OF 198.06 FEET TO AN EXISTING IRON REBAR;

THENCE TURN AN ANGLE TO THE LEFT OF 25 DEGREES 05 MINUTES 06 SECONDS AND RUN IN A NORTHWESTERLY DIRECTION FOR A DISTANCE OF 70.0 FEET TO AN EXISTING IRON REBAR SET BY LAURENCE D. WEYGAND AND BEING THE MOST WESTERLY CORNER OF SAID LOT 10-A; THENCE TURN AN ANGLE TO THE RIGHT OF 90 DEGREES AND RUN IN A NORTHEASTERLY DIRECTION ALONG THE NORTHWEST LINE OF SAID LOT 10-A FOR A DISTANCE OF 100.0 FEET TO AN EXISTING IRON REBAR BEING THE MOST NORTHERLY CORNER OF SAID LOT 10-A; THENCE TURN AN ANGLE TO THE RIGHT OF 108 DEGREES 43 MINUTES 51 SECONDS AND RUN IN A SOUTHEASTERLY DIRECTION ALONG THE NORTHEAST LINE OF SAID LOT 10-A FOR A DISTANCE OF 73.36 FEET TO AN EXISTING IRON REBAR; THENCE TURN AN ANGLE TO THE RIGHT OF 11 DEGREES 37 MINUTES 22 SECONDS AND RUN IN A SOUTHEASTERLY DIRECTION FOR A DISTANCE OF 31.38 FEET TO AN EXISTING IRON REBAR; THENCE TURN AN ANGLE TO THE LEFT OF 42 DEGREES 08 MINUTES 19 SECONDS AND RUN IN A SOUTHEASTERLY DIRECTION FOR A DISTANCE OF 67.02 FEET TO AN EXISTING IRON REBAR; THENCE TURN AN ANGLE TO THE RIGHT OF 27 DEGREES 14 MINUTES 12 SECONDS AND RUN IN A SOUTHEASTERLY DIRECTION FOR DISTANCE OF 146.94 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.




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EXHIBIT A
Amortization Schedule
Months 13 Through 41

Date	Payment	Principal	Interest	Total Interest	Balance
Jan. 2019	\$501.07	\$466.07	\$35.00	\$35.00	\$13,533.93
Feb. 2019	\$501.07	\$467.24	\$33.83	\$68.83	\$13,066.69
Mar. 2019	\$501.07	\$468.41	\$32.67	\$101.50	\$12,598.28
April 2019	\$501.07	\$469.58	\$31.50	\$133.00	\$12,128.71
May 2019	\$501.07	\$470.75	\$30.32	\$163.32	\$11,657.95
June 2019	\$501.07	\$471.93	\$29.14	\$192.46	\$11,186.03
July 2019	\$501.07	\$473.11	\$27.97	\$220.43	\$10,712.92
Aug. 2019	\$501.07	\$474.29	\$26.78	\$247.21	\$10,238.63
Sept. 2019	\$501.07	\$475.48	\$25.60	\$272.81	\$9,763.15
Oct. 2019	\$501.07	\$476.67	\$24.41	\$297.22	\$9,286.49
Nov. 2019	\$501.07	\$477.86	\$23.22	\$320.43	\$8,808.63
Dec. 2019	\$501.07	\$479.05	\$22.02	\$342.45	\$8,329.58
Jan. 2020	\$501.07	\$480.25	\$20.82	\$363.28	\$7,849.33
Feb. 2020	\$501.07	\$481.45	\$19.62	\$382.90	\$7,367.88
Mar. 2020	\$501.07	\$482.65	\$18.42	\$401.32	\$6,885.23
April 2020	\$501.07	\$483.86	\$17.21	\$418.53	\$6,401.37
May 2020	\$501.07	\$485.07	\$16.00	\$434.54	\$5,916.30

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Amortization Schedule
Months 13 Through 41

June 2020	\$501.07	\$486.28	\$14.79	\$449.33	\$5,430.01
July 2020	\$501.07	\$487.50	\$13.58	\$462.90	\$4,942.52
Aug. 2020	\$501.07	\$488.72	\$12.36	\$475.26	\$4,453.80
Sept. 2020	\$501.07	\$489.94	\$11.13	\$486.39	\$3,963.86
Oct. 2020	\$501.07	\$491.16	\$9.91	\$496.30	\$3,472.70
Nov. 2020	\$501.07	\$492.39	\$8.68	\$504.98	\$2,980.31
Dec. 2020	\$501.07	\$493.62	\$7.45	\$512.44	\$2,486.68
Jan. 2021	\$501.07	\$494.86	\$6.22	\$518.65	\$1,991.83
Feb. 2021	\$501.07	\$496.09	\$4.98	\$523.63	\$1,495.73
Mar. 2021	\$501.07	\$497.33	\$3.74	\$527.37	\$998.40
April 2021	\$501.07	\$498.58	\$2.50	\$529.87	\$499.82
May 2021	\$501.07	\$499.82	\$1.25	\$531.12	\$0.00


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