

This instrument was prepared by:  
Michael T. Atchison, Attorney At Law  
PO Box 822, Columbiana, AL 35051

---

# MORTGAGE

**STATE OF ALABAMA  
COUNTY SHELBY**

**KNOW ALL MEN BY THESE PRESENTS: That Whereas,**

**Brian Bell and Rachel Bell, husband and wife**

(hereinafter called "Mortgagors", whether one or more are justly indebted to

**Richard C. Rose and Anh Phuong Tran**

(hereinafter called "Mortgagees", whether one or more),

in the sum of TWO HUNDRED FIFTY THOUSAND HUNDRED DOLLARS AND 00/100 (\$250,000.00) evidenced by a mortgage note.

This is mortgage on real estate.

And whereas, Mortgagees agreed, in incurring said indebtedness, which this mortgage should be given to secure the prompt payment thereof.

NOW THEREFORE, in consideration of the premises, said Mortgagors,

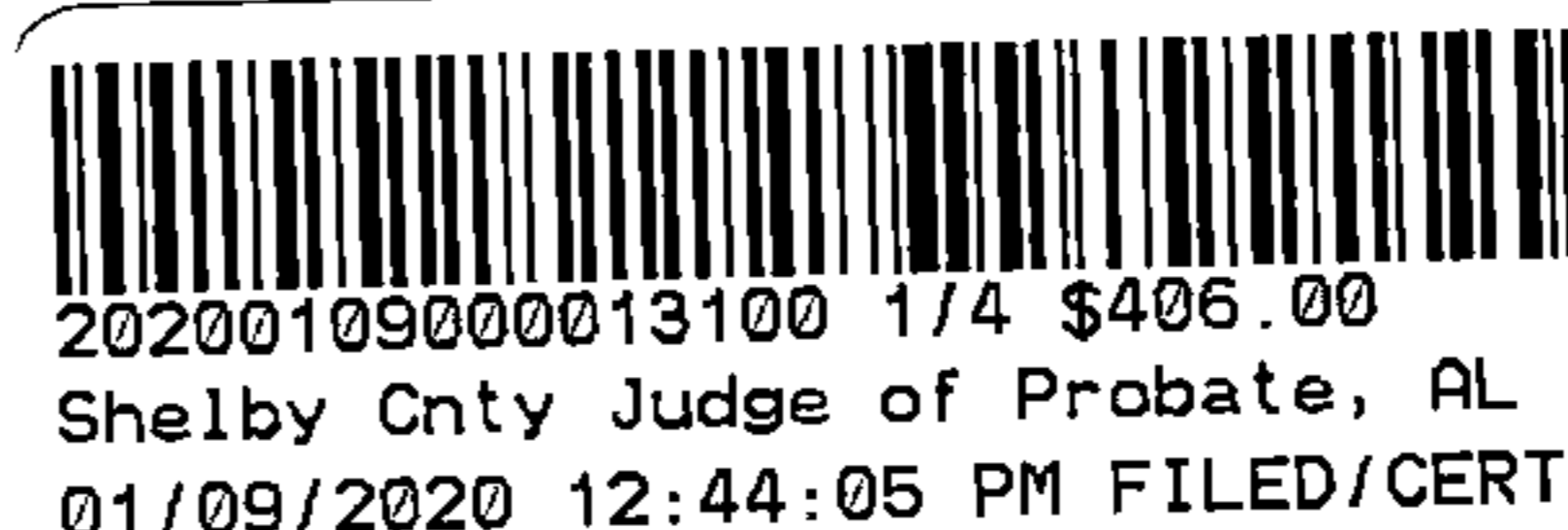
**Brian Bell and Rachel Bell**

and all others executing this mortgage, do hereby grant, bargain, sell and convey unto the Mortgagees the following described real estate, situated in SHELBY County, State of Alabama, to wit:

***SEE ATTACHED EXHIBIT "A" – LEGAL DESCRIPTION***

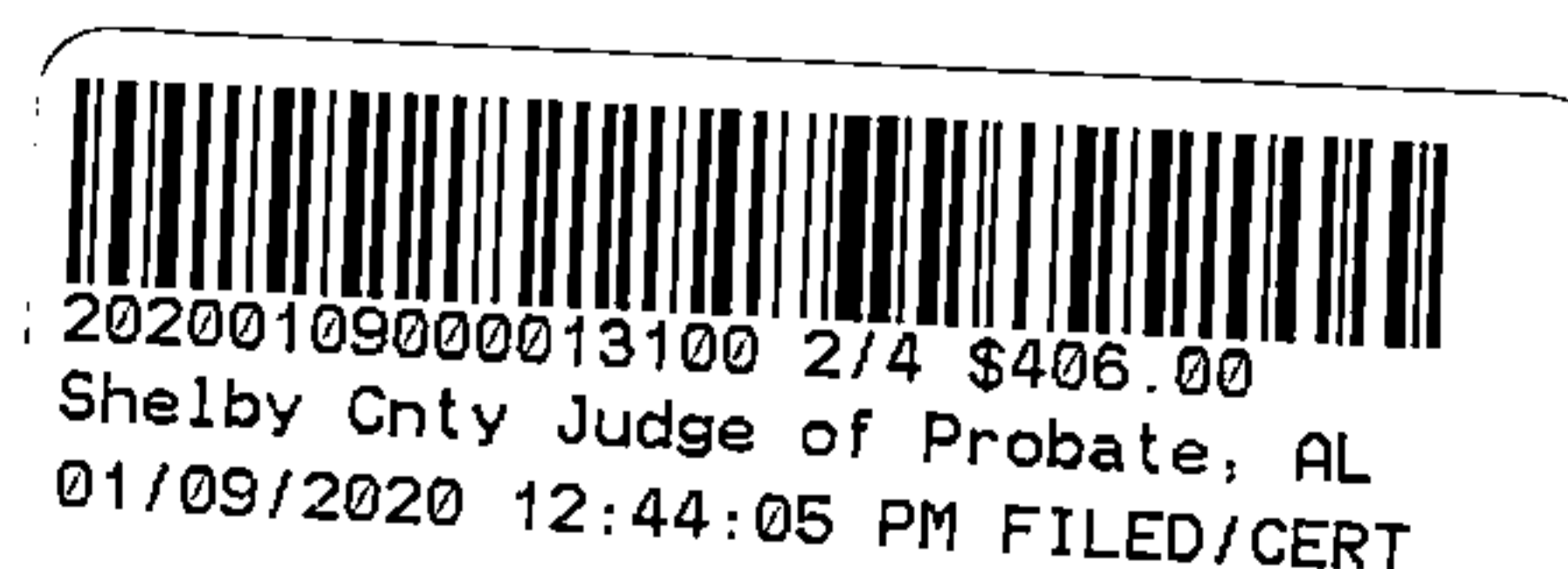
Said property is warranted free from all encumbrances and against any adverse claims, except as stated above.

**To Have And To Hold** the above granted property unto the said Mortgagee, Mortgagee's successors, heirs, and assigns forever; and for the purpose of further securing the payment of said indebtedness, the undersigned agrees to pay all taxes or assessments when imposed legally upon said premises, and should default be made in the payment of same, the said Mortgagee may at Mortgagee's option pay off the same; and to further

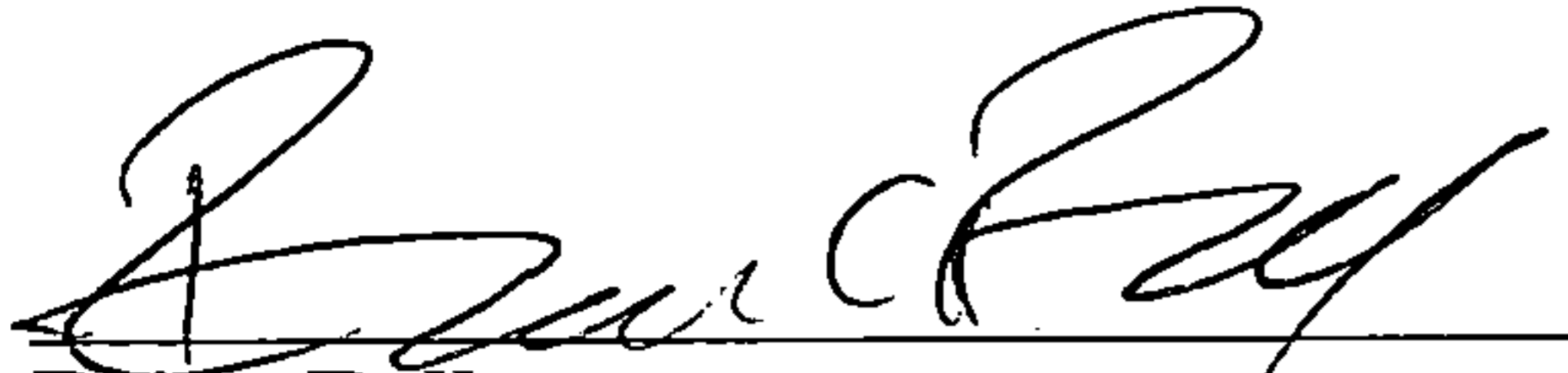


secure said indebtedness, first above named undersigned agrees to keep the improvements on said real estate insured against loss or damage by fire, lightning and tornado for the fair and reasonable insurable value thereof, in companies satisfactory to the Mortgagee, with loss, if any payable to said Mortgagee, as Mortgagee's interest may appear, and to promptly deliver said policies, or any renewal of said policies to said Mortgagee; and if undersigned fail to keep said property insured as above specified, or fail to deliver said insurance policies to said Mortgagee, then the said Mortgagee, or assigns may at Mortgagee's option insure said property for said sum, for Mortgagee's own benefit, the policy if collected, to be credited on said indebtedness, less cost of collecting same; all amounts so expended by said Mortgagee for taxes, assessments or insurance, shall become a debt to said Mortgagee or 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 assigns, and be at once due and payable.

Upon condition, however, that if the said Mortgagor pays said indebtedness, and reimburses said Mortgagee or assigns for any amounts Mortgagees 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 the said Mortgagee or 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 assigns in said property 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 the said Mortgagee, agents, or assigns, shall be authorized to take possession of the premises hereby conveyed, and with or without first taking possession, after giving twenty-one days notice, by publishing once a week for three consecutive weeks, the time, place, and terms of sale, by publication in some newspaper published in said County of Shelby and State of Alabama, sell the same in lots or parcels or en masse as Mortgagee, agents or assigns deem best, in front of the Court House door of said County, (or the division thereof) where said property 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 the said Mortgagor and undersigned further agree that said Mortgagee, agents or assigns may bid at said sale and purchase said property, if the highest bidder therefor; and undersigned further agree to pay a reasonable attorney's fee to said Mortgagee or 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.



IN WITNESS WHEREOF the undersigned, **Brian Bell and Rachel Bell**, have hereunto set their signatures and seals, this 8<sup>th</sup> day of January, 2020.

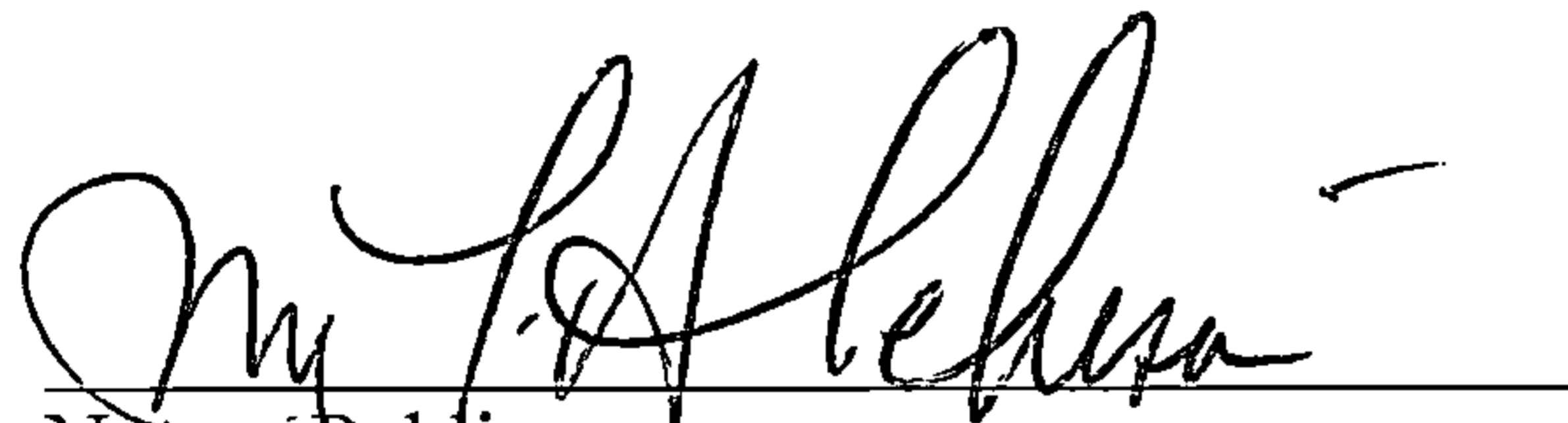
  
**Brian Bell**

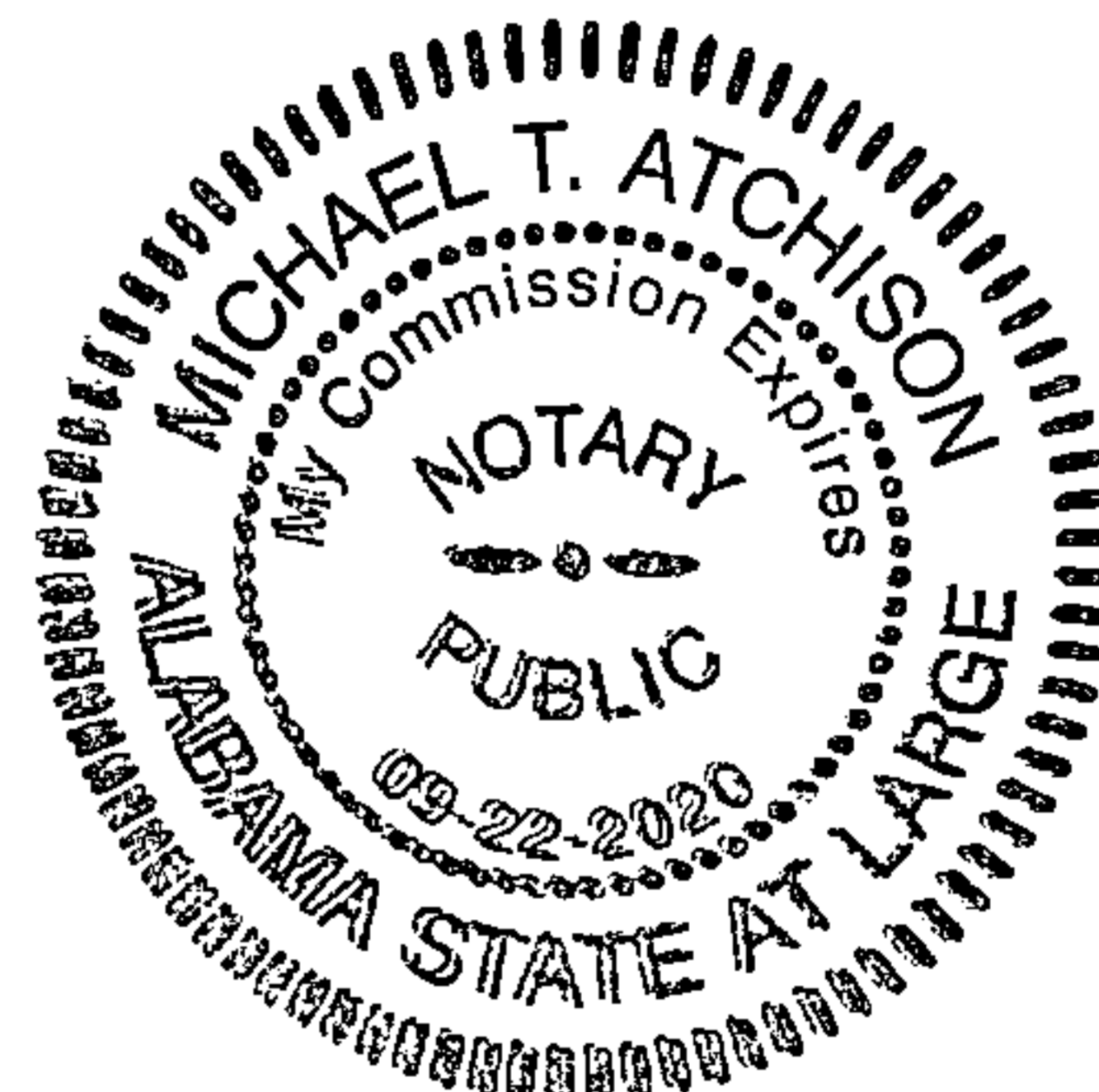
  
**Rachel Bell**

STATE OF ALABAMA)  
COUNTY OF SHELBY)

I, Mike T. Atchison, a Notary Public in and for said County, in said State, hereby certify that, **Brian Bell and Rachel Bell**, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 8<sup>th</sup> day of January, 2020.

  
Notary Public  
My commission expires: 9/22/2020

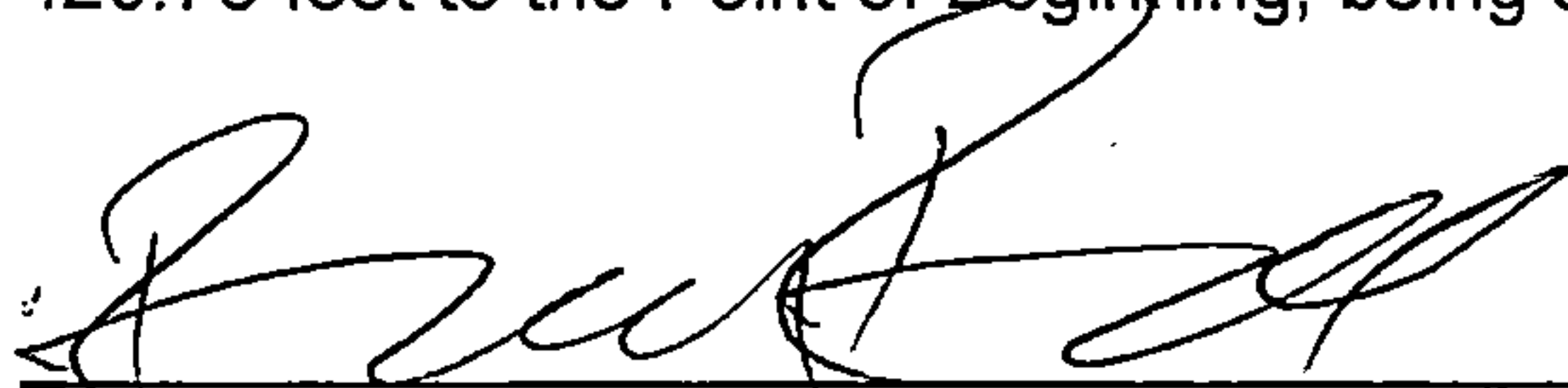



20200109000013100 3/4 \$406.00  
Shelby Cnty Judge of Probate, AL  
01/09/2020 12:44:05 PM FILED/CERT

## EXHIBIT "A"

A parcel of land situated in Northeast 1/4 of the Southwest 1/4 of Section 9, Township 18 South, Range 1 East, Shelby County, Alabama, being more particularly described as follows:

Commence at the Northwest corner of the Northeast 1/4 of the Southwest 1/4 of Section 9, Township 18 South, Range 1 East, Shelby County, Alabama; thence North 86 degrees 40 minutes 18 seconds East assumed along the North line of said 1/4-1/4, 1,288.36 feet; thence South 22 degrees 47 minutes 44 seconds East 71.21 feet to a 1 foot crimped iron found at the Point of Beginning; thence South 22 degrees 47 minutes 44 seconds East 532.33 feet to a 1/2 inch rebar found on the northwesterly right of way line of Alabama Highway 25, being the point of curvature of a non-tangent curve; concave to the Southeast, having a radius of 657.54 feet a central angle of 20 degrees 16 minutes 34 seconds and a chord of 231.48 feet bearing South 35 degrees 19 minutes 04 seconds West; thence Southwest along said curve and line 232.69 feet to the point of curvature of a non-tangent curve, concave to the Northwest having a radius of 237.40 feet, a central angle of 48 degrees 32 minutes 45 seconds and a chord of 195.18 feet bearing South 54 degrees 21 minutes 08 seconds West; thence Southwest along said curve and line 201.15 feet to a 5/8 inch rebar set; thence North 22 degrees 47 minutes 44 seconds West 532.21 feet to a 1/2 inch rebar found; thence North 44 degrees 02 minutes 24 seconds East 420.76 feet to the Point of Beginning, being situated in Shelby County, Alabama.

  
\_\_\_\_\_  
Brian Bell

  
\_\_\_\_\_  
Rachel Bell

