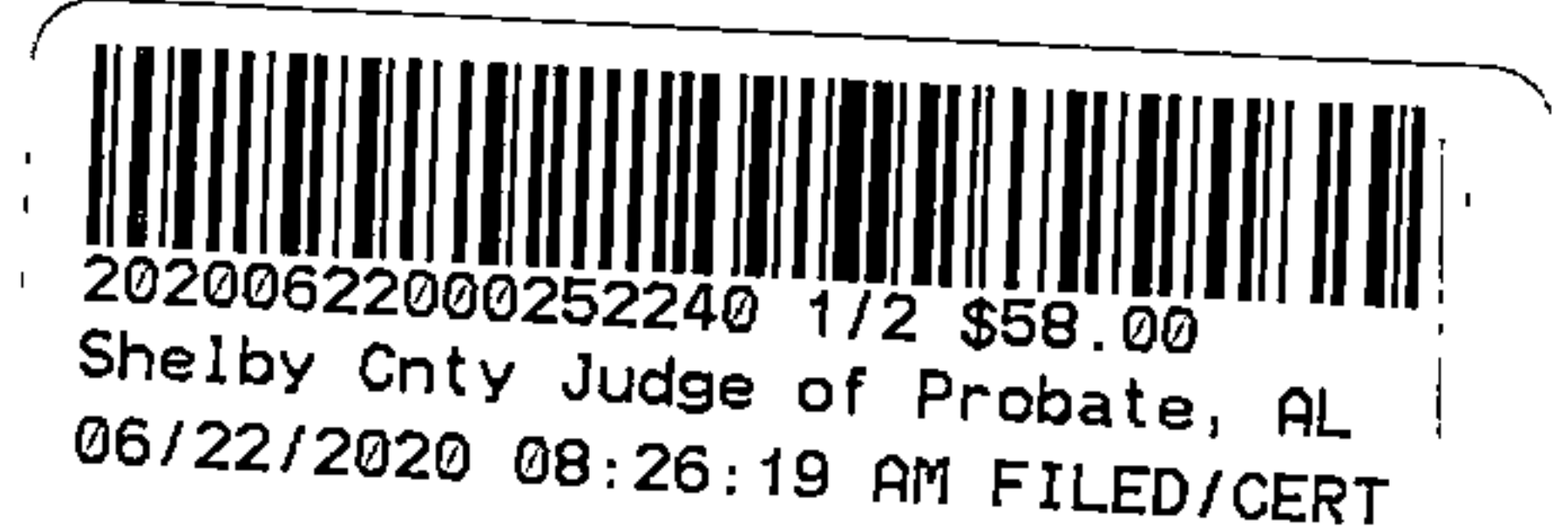


This instrument was prepared by:

Robert L. Austin, Atty at Law
204 Highland Crest Parkway
Hoover, AL 35226



MORTGAGE

State of Alabama)
County of Jefferson)

KNOW ALL MEN BY THESE PRESENTS: That Whereas,

BL *KZ*
Bryan Lourcey and wife Karen M. Lourcey AKA Karen M. Ruse

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

Robert L. Austin

(hereinafter called "Mortgagee", whether one or more) in the sum of Twenty Two Thousand

& no/100 Dollars (\$22,000.00) as evidenced by Real Estate Note of Same Date.

And Whereas, Mortgagors agreed, in incurring said indebtedness, that this mortgage should be given to secure the prompt payment thereof.

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

BL *KZ*
Bryan Lourcey and wife Karen M. Lourcey aka Karen M. Ruse

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

PARCEL - 1

Beginning at the southwest corner of Lot 8 of Words Addition to Calera and run thence S 10°31'41" E a distance of 48.59' to the southeast corner of Parcel 1; Thence run S 87°52'18" W a distance of 183.10' to a rebar corner on the easterly margin of 18th Street; Thence run N 05°40'33" W Along said margin of said 18th Street in Calera, Alabama a distance of 79.12' to a property corner; Thence run N 84°27'29" E a distance of 175.11' to a property corner; Thence run S 10°31'40" E A distance of 41.77' to the point of beginning, containing 15,111 square feet.

PARCEL - 2

Beginning at the southwest corner of Lot 8 of Words Addition to Calera and run thence N 65°45'51" E along the southerly line of said Lot 8 of Words Addition to Calera a distance of 259.40' to a property corner; Thence run S 21°59'25" E a distance of 114.36' to a property corner on the north line of a twenty foot wide alleyway; Thence run S 89°01'17" W along said north line of said alleyway a distance of 211.78' to a property corner; Thence run S 02°03'19" E a distance of 42.45' to a property corner; Thence run S 87°55'25" W a distance of 60.30' to a property corner; Thence run N 10°31'41" W a distance of 48.59' to the point of beginning, containing 18,159 square feet.

PARCEL - 3

Commence at the southwest corner of Lot 8 of Words Addition to Calera and run thence N 65°45'51" E along the southerly line of said Lot 8 of Words Addition to Calera a distance of 259.40' to a steel rebar property corner and the point of beginning of the parcel being described; Thence run S 67°39'25" E a distance of 26.85' to a property corner; Thence run S 65°56'30" W a distance of 81.58' to a property corner; Thence run S 65°56'30" W a distance of 6.21' to a property corner on the west margin of a twenty foot wide alleyway; Thence run S 07°21'56" E along said margin of said alleyway a distance of 151.89' to a property corner; Thence run S 89°01'17" W a distance of 81.86' to a property corner; Thence run N 21°59'29" E a distance of 114.36' to the point of beginning, containing 12,679 square feet.

To Have And To Hold the above granted property unto the said Mortgages, 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 as signs, 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 incumbrance 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 and State, sell the same in lots or parcels or an 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 incumbrances, 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 therefore; and undersigned further agree to pay a reasonable attorney's fee to said Mortgagee or assigns 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.

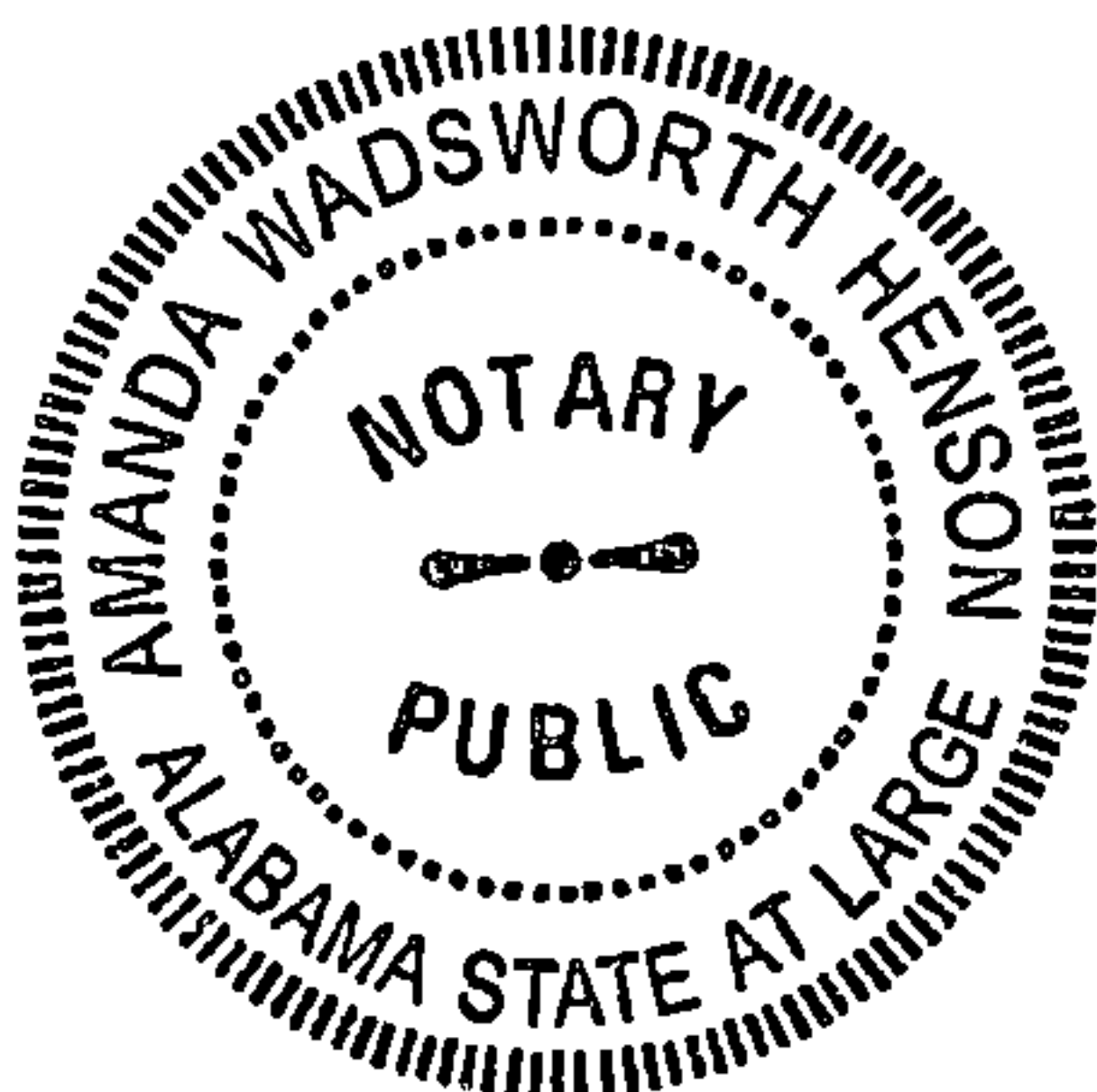
IN WITNESS WHEREOF the undersigned **Bryan Lourcey** has hereunto set his signature and seal, this 19 day of June, 2020.

Karen M. Lourcey aka Karen M. Page
Bryan Lourcey

THE STATE OF ALABAMA)
COUNTY OF JEFFERSON])

I, Amanda Wadsworth Henson, a notary public in said county, for said state hereby certify that **Bryan Lourcey**, 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 19 day of June, 2020.



Amanda Wadsworth Henson
Notary Public
My Commission Expires: 02-09-2021

