

**THIS INSTRUMENT WAS PREPARED BY:
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1129 FORESTDALE BLVD
BIRMINGHAM, AL. 35214**

MORTGAGE

**STATE OF ALABAMA) KNOW ALL MEN BY THESE PRESENTS: That Whereas:
JEFFERSON COUNTY)**

Stephanie Corley, a single woman

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

Robert E. Conner

(hereinafter called "Mortgagee", whether one or more), in the sum of **Two hundred nineteen thousand and no/100 Dollars, (\$219,000.00)** evidenced by a promissory note of even date.

And Whereas, Mortgagor 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,

Stephanie Corley, a single woman

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:

Lot 74, according to the map and survey of Amended Plat of Final Record Plat of Narrows Reach, as recorded in Map Book 27, Page 11 A and B, in the Probate Office of Shelby County, Alabama.

Together with the nonexclusive easement to use the Common areas as more particularly described in The Narrows Residential Declaration of Covenants, Conditions, Restrictions, recorded as Inst #2000-9755 in the Probate Office of Shelby County, Alabama (which with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

THIS IS A PURCHASE MONEY MORTGAGE.

If all or any part of the property or any interest therein is sold or transferred by Mortgagors without Mortgagee's prior written consent, Mortgagee may at Mortgagee's option declare all the sums secured by this Mortgage to be immediately due and payable.

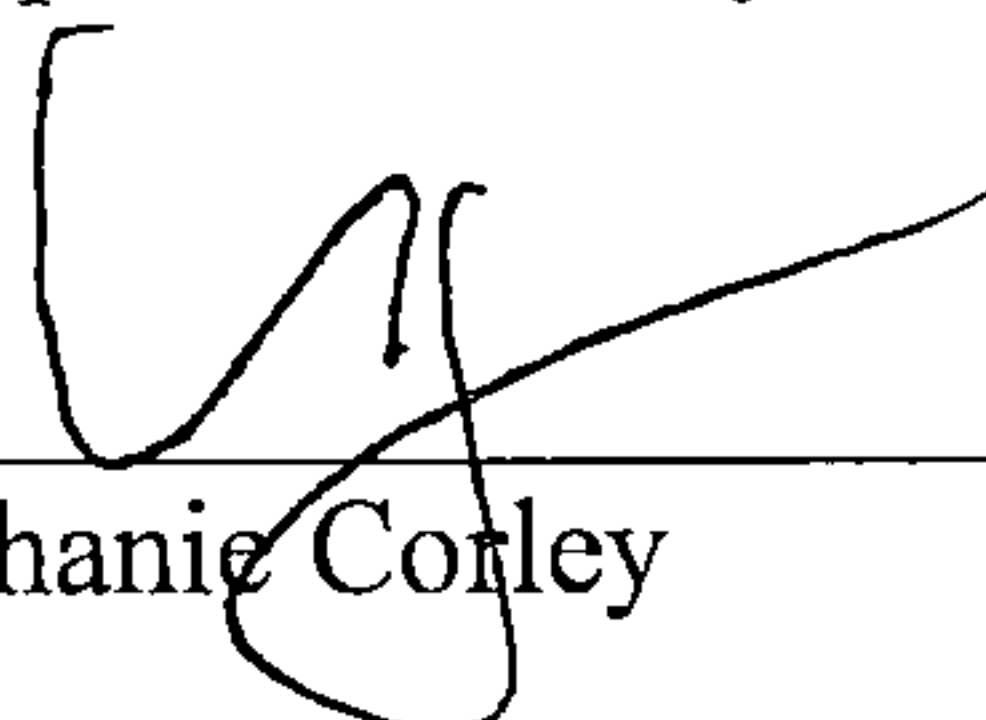
To Have And To Hold the above granted property unto the said Mortgagee, Mortgagee's successors, heirs and assigns forever; and for the purpose of further securing the payment of said indebtedness, the undersigned agrees to pay all taxes or assessments when imposed legally upon said premises, and should 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 the 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. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted.

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 incumbrance thereon, so as to endanger the debt hereby secured, or should Mortgagor fail to maintain the property and allow the property to deteriorate, 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 day's 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 parcel 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 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 therefor; and undersigned further agree to pay a reasonable attorney's fee to said Mortgagee or assigns, for the foreclosure of this mortgage in equity, should the same be so foreclosed, said fee to be a part of the debt hereby secured.

IN WITNESS WHEREOF, the undersigned, **Stephanie Corley**, has hereunto set her signature and seal, this 30 day March, 2022.



Stephanie Corley (Seal)

State of Alabama)

Shelby County)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Stephanie Corley**, 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 she executed the same voluntarily on the day the same bear's date.

Given under my hand and official seal this 30th day of March, 2022.

Notary Public
My commission expires

