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MORT 1/7

**THIS INSTRUMENT WAS PREPARED BY  
AND AFTER RECORDING RETURN TO:**

Wes Bulgarella, Esq.  
MAYNARD, COOPER & GALE, P.C.  
1901 Sixth Avenue North  
Suite 1700  
Birmingham, Alabama 35203-2618  
(205) 254-1000

State of Alabama           )  
  )  
Shelby County            )

**ACCOMMODATION MORTGAGE**

THIS ACCOMODATION MORTGAGE is made and entered into this 18 day of July, 2022, by and between Michael P. O'Connor Jr., a married man, and Carol T. O'Connor, a married woman, whose address is 356 Wilderness Lane, Alabaster, Alabama 35007 (hereinafter called the "Mortgagor," whether one or more) and PC Sweet Home Barna, a Delaware limited liability company, whose address is [ ] (hereinafter called the "Mortgagee").

**Recitals**

Azalea Café, LLC, an Alabama limited liability company ("Azalea"), and Carolyn Linski (hereinafter called the "Lessee," whether one or more) is now justly indebted to the Mortgagee in the principal amount of Sixty Four Thousand Two Hundred Thirty Four and 70/100 Dollars (\$64,234.70) (the "Indebtedness") under that certain Shopping Center Lease dated November 8, 2021 (the "Lease") executed by and between Mortgagee and Beignets and Lattes, LLC, and later assigned to Azalea, and that certain Guaranty (the "Guaranty") executed by Linski on November 2, 2021.

**Agreement**

NOW, THEREFORE, in consideration of the premises, and to secure the repayment of (a) the Indebtedness and all future indebtedness of the Lessee under the Lease and/or the Guaranty, or any extension or renewal thereof; (b) all interest and finance charges payable from time to time on the Lease and the Guaranty and/or indebtedness, or any part thereof; (c) all other charges, costs and expenses now or hereafter owing by the Lessee to the Mortgagee pursuant to the Lease and/or the Guaranty, or any extension or renewal thereof; (d) all other indebtedness, obligations and liabilities now or hereafter owing by the Lessee to the Mortgagee under the Lease and/or the Guaranty, or any extension or renewal thereof; and (e) all advances by the Mortgagee under the terms of this mortgage (the aggregate amount of all such items described in (a) through (e) above being hereinafter collectively called "Debt") and the compliance with all the stipulations herein contained, the Mortgagor does hereby grant, bargain, sell and convey unto the Mortgagee, the following described real estate, situated in Shelby County, Alabama (said real estate being hereinafter called "Real Estate"):

Commence of the Southeast corner of the Northeast ¼ of the Northeast ¼ of Section 15, Township 21 South, Range 3 West, Shelby County, Alabama; thence North 00 degrees 58 minutes 14 seconds West for a distance of 667.36 feet; thence South 89 degrees 12 minutes 17 seconds West for a distance of 13.25 feet to the Point of Beginning; thence North 78 degrees 29 minutes 06 seconds West for a distance of 326.64 feet; thence South 09 degrees 11 minutes 39 seconds West for a distance of 130.74 feet; thence North 78 degrees 28 minutes 44 seconds West for a distance of 48.57 feet; thence South 05 degrees 47 minutes 03 seconds West for a distance of 95.47 feet; thence South 78 degrees 18 minutes 50 seconds East for a distance of 402.39 feet; thence South 01 degrees 07 minutes 12 seconds West for a distance of 76.75 feet; thence North 88 degrees 00 minutes 50 seconds West for a distance of 328.04 feet; thence North 78 degrees 26 minutes 48 seconds West for a distance of 91.12 feet; thence South 25 degrees 03 minutes 26 seconds West for a distance of 22.17 feet; thence South 72 degrees 49 minutes 48 seconds East for a distance of 259.67 feet; thence South 17 degrees 08 minutes 33 seconds West for a distance of 207.65 feet; thence North 72 degrees 49 minutes 48 seconds West for a distance of 210.10 feet; thence South 16 degrees 02 minutes 56 seconds West for a distance of 381.69 feet; thence South 24 degrees 42 minutes 31 seconds East for a distance of 20.11 feet; thence South 88 degrees 22 minutes 39 seconds East for a distance of 243.89 feet; thence South 28 degrees 28 minutes 43 seconds East for a distance of 34.79 feet; thence South 88 degrees 18 minutes 39 seconds East for a distance of 298.80 feet; thence North 00 degrees 58 minutes 14 seconds West for a distance of 942.41 feet to the Point of Beginning.



**Paid Parcel containing 7.82 acres, more or less.**

**ALSO AND INCLUDING a 16 feet Ingress/Egress and Utility Easement as recorded in Instrument # 20050916000483080, in the Office of the Judge of Probate of Shelby County, Alabama.**

Together with all the rights, privileges, tenements, appurtenances and fixtures appertaining to the Real Estate, all of which shall be deemed Real Estate and conveyed by this mortgage.

To have and to hold the Real Estate unto the Mortgagee, its successors and assigns forever. The Mortgagor covenants with the Mortgagee that the Mortgagor is lawfully seized in fee simple of the Real Estate and has a good right to sell and convey the Real Estate as aforesaid; that the Real Estate is free of all encumbrances, except the lien of current ad valorem taxes, the prior mortgage, if any, hereinafter described and any other encumbrances expressly set forth above; and the Mortgagor will warrant and forever defend the title to the Real Estate unto the Mortgagee, against the lawful claims of all persons, except as otherwise herein provided.

This mortgage is junior and subordinate to that certain mortgage from Michael P. O'Connor Jr. and Carol T. O'Connor to Central State Bank, dated September 27, 2019 and recorded on October 8, 2019 at Instrument Number 20191008000369820 in the Office of the Judge of Probate of Shelby County, Alabama.

The Mortgagor hereby authorizes the holder of a prior mortgage encumbering the Real Estate, if any, to disclose to the Mortgagee the following information: (1) the amount of indebtedness secured by such mortgage; (2) the amount of such indebtedness that is unpaid; (3) whether any amount owed on such indebtedness is or has been in arrears; (4) whether there is or has been any default with respect to such mortgage or the indebtedness secured thereby; and (5) any other information regarding such mortgage or the indebtedness secured thereby which the Mortgagee may request from time to time.

If this mortgage is subordinate to a prior mortgage, the Mortgagor expressly agrees that if default should be made in the payment of principal, interest or any other sum payable under the terms and provisions of such prior mortgage, or if any other event of default (or event which upon the giving of notice or lapse of time, or both, would constitute an event of default) should occur thereunder, the Mortgagee may, but shall not be obligated to, cure such default, without notice to anyone, by paying whatever amounts may be due, or taking whatever other actions may be required, under the terms of such prior mortgage so as to put the same in good standing.

For the purpose of further securing the payment of the Debt, the Mortgagor agrees to: (1) pay all taxes, assessments, and other liens taking priority over this mortgage (hereinafter jointly called "Liens"), and if default is made in the payment of the Liens, or any part thereof, the Mortgagee, at its option, may pay the same; (2) keep the Real Estate continuously insured, in such manner and with such companies as may be satisfactory to the Mortgagee, against loss by fire, vandalism, malicious mischief and other perils usually covered by a fire insurance policy with standard extended coverage endorsement, with loss, if any, payable to the Mortgagee, as its interest may appear; such insurance to be in an amount at least equal to the full insurable value of the improvements located on the Real Estate unless the Mortgagee agrees in writing that such insurance may be in a lesser amount. Subject to the rights of the holder of the prior mortgage, if any, set forth above, the original insurance policy and all replacements therefor, shall be delivered to and held by the Mortgagee until the Debt is paid in full. The insurance policy must provide that it may not be cancelled without the insurer giving at least fifteen days' prior written notice of such cancellation to the Mortgagee. Subject to the rights of the holder of the prior mortgage, if any, set forth above, the Mortgagor hereby assigns and pledges to the Mortgagee as further security for the payment of the Debt each and every policy of hazard insurance now or hereafter in effect which insures said improvements, or any part thereof, together with all the right, title and interest of the Mortgagor in and to each and every such policy, including but not limited to all of the Mortgagor's right, title and interest in and to any premiums paid on such hazard insurance, including all rights to return of premiums. If the Mortgagor fails to keep the Real Estate insured as specified above, then at the election of the Mortgagee and without notice to any person, the Mortgagee may declare the entire Debt due and payable and this mortgage subject to foreclosure, and this mortgage may be foreclosed as hereinafter provided; and, regardless of whether the Mortgagee declares the entire Debt due and payable and this mortgage subject to foreclosure, the Mortgagee may, but shall not be obligated to, insure the Real Estate for its full insurable value (or for such less amount as the Mortgagee may wish) against such risks of loss, for its own benefit, the proceeds from such insurance (less the costs of collecting same), if collected, to be credited against the Debt, or, at the election of the Mortgagee, such proceeds may be used in repairing or reconstructing the improvements located on the Real Estate.

All amounts spent by the Mortgagee for insurance or for the payment of Liens or for the payment of any amounts under any prior mortgages shall become a debt due by the Mortgagor and at once payable, without demand upon or notice to the Mortgagor, and shall be included in the Debt secured by the lien of this mortgage, and shall bear interest from date of payment by the Mortgagee until paid at the rate of interest payable from time to time under the Lease and/or the Guaranty, or such lesser rate as shall be the maximum permitted by law; and if any such amount is not paid in full immediately by the Mortgagor, then at the



option of the Mortgagee, this mortgage shall be in default and subject to immediate foreclosure in all respects as provided by law and by the provisions hereof.

Subject to the rights of the holder of the prior mortgage, if any, set forth above, the Mortgagor hereby assigns and pledges to the Mortgagee, subject to any prior mortgage, the following property, rights, claims, rents, profits, issues and revenues:

1. All rents, profits, issues, and revenues of the Real Estate (collectively, the "Rents") from time to time accruing, whether under leases or tenancies now existing or hereafter created, reserving to the Mortgagor, so long as the Mortgagor is not under default hereunder, the right to receive and retain the Rents;

2. All judgments, awards of damages and settlements hereafter made resulting from condemnation proceedings or the power of eminent domain, or for any damage (whether caused by such taking or otherwise) to the Real Estate, or any part thereof, or to any rights appurtenant thereto, including any award for change of grade of streets, and all payments made for the voluntary sale of the Real Estate, of any part thereof, in lieu of the exercise of the power of eminent domain. The Mortgagee is hereby authorized on behalf of, and in the name of, the Mortgagor to execute and deliver valid acquittance for, and appeal from, any such judgments or awards. The Mortgagee may apply all such sums so received, or any part thereof, after the payment of all the Mortgagee's expenses, including court costs and attorney's fees, on the Debt in such manner as the Mortgagee elects, or, at the Mortgagee's option, the entire amount or any part thereof so received may be released or may be used to rebuild, repair or restore any or all of the improvements located on the Real Estate.

The Mortgagor agrees to take good care of the Real Estate and all improvements located thereon and not to commit or permit any waste thereon, and at all times to maintain such improvements in as good condition as they now are, reasonable wear and tear excepted.

The terms "hazardous waste," "hazardous substance," "disposal," "release," and "threatened release," as used in this mortgage, shall have the same meanings as set forth in the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801 et seq., the Resource Conservation and Recovery Act, 49 U.S.C. Section 6901, et seq., or other applicable state or Federal laws, rules, or regulations adopted pursuant to any of the foregoing. The Mortgagor represents and warrants to the Mortgagee that: (a) During the period of the Mortgagor's ownership of the Real Estate, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any hazardous waste or substance by any person on, under, or about the Real Estate. (b) The Mortgagor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by the Mortgagee in writing, (i) any use, generation, manufacture, storage, treatment, disposal, release, or threatened release of any hazardous waste or substance by any prior owners or occupants of the Real Estate or (ii) any actual or threatened litigation or claims of any kind by any person relating to such matters. (c) Except as previously disclosed to and acknowledged by the Mortgagee in writing, (i) neither the Mortgagor nor any tenant, contractor, agent or other authorized user of the Real Estate shall use, generate, manufacture, store, treat, dispose of, or release any hazardous waste or substance on, under, or about the Real Estate and (ii) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation those laws, regulations, and ordinances described above. The Mortgagor authorizes the Mortgagee and its agents to enter upon the Real Estate to make such inspections and tests as the Mortgagee may deem appropriate to determine compliance of the Real Estate with this section of this Mortgage. Any inspections or tests made by the Mortgagee shall be for the Mortgagee's purposes only and shall not be construed to create any responsibility of liability on the part of the Mortgagee to the Mortgagor or to any other person. The representations and warranties contained herein are based on the Mortgagor's due diligence in investigating the Real Estate for hazardous waste. The Mortgagor hereby (a) releases and waives any future claims against the Mortgagee for indemnity or contribution in the event the Mortgagor becomes liable for cleanup or other costs under any such laws, and (b) agrees to indemnify and hold harmless the Mortgagee against any and all claims, losses, liabilities, damages, penalties, and expenses which the Mortgagee may directly or indirectly sustain or suffer resulting from a breach of this section of this Mortgage or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to the Mortgagor's ownership or interest in the Real Estate, whether or not the same was or should have been known to the Mortgagor. The provisions of this section of this mortgage, including the obligation to indemnify, shall survive the payment of the indebtedness and the satisfaction and reconveyance of the lien of this mortgage and shall not be affected by the Mortgagee's acquisition of any interest in the Real Estate, whether by foreclosure or otherwise.



Notwithstanding any other provision of this mortgage or the Note, the Mortgagee may, at its option, declare immediately due and payable all sums secured by this mortgage upon the sale or transfer, without the Mortgagee's prior written consent, of all or any part of the Real Estate, or any interest in the Real Estate. A "sale or transfer" means the conveyance of Real Estate or any right, title or interest therein; whether legal or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by any other method of conveyance of real estate interest. However, this option shall not be exercised by the Mortgagee if such exercise is prohibited by federal law or by Alabama law.

The Mortgagee may make or cause to be made reasonable entries upon and inspections of the Real Estate, provided that the Mortgagee shall give the Mortgagor notice prior to any such inspection specifying reasonable cause therefor related to the Mortgagee's interest in the Real Estate.

Except for any notice required under applicable law to be given in another manner, any notice under this mortgage (a) may be given to the Mortgagor by delivering such notice to the Mortgagor (or any one of them if more than one) or by mailing such notice by first class mail addressed to the Mortgagor at any address on the Mortgagee's records or at such other address as the Mortgagor shall designate by notice to the Mortgagee as provided herein and (c) shall be given to the Mortgagee by first class mail to the Mortgagee's address stated herein or to such other address as the Mortgagee may designate by notice to the Mortgagor as provided herein. Any notice under this mortgage shall be deemed to have been given to the Borrower, the Mortgagor or the Mortgagee when given in the manner designated herein.

The Mortgagor agrees that no delay or failure of the Mortgagee to exercise any option to declare the Debt due and payable shall be deemed a waiver of the Mortgagee's right to exercise such option, either as to any past or present default, and it is agreed that no terms or conditions contained in this mortgage may be waived, altered or changed except by a written instrument signed by the Mortgagor and signed on behalf of the Mortgagee by one of its officers.

Upon condition, however, that if: (a) the Debt is paid in full (which Debt includes [i] the Loan and all indebtedness of the Borrower under the Note, or any extension or renewal thereof; [ii] all interest and finance charges payable from time to time on the Loan and/or indebtedness, or any part thereof; [iii] all other charges, costs and expenses now or hereafter owing by the Borrower to the Mortgagee under the Note, or any extension or renewal thereof; [iv] all other indebtedness, obligations and liabilities now or hereafter owing by the Borrower to the Mortgagee under the Note, or any extension or renewal thereof; and [v] all advances by the Mortgagee under the terms of this mortgage); (b) the Mortgagee is reimbursed for any amounts the Mortgagee has paid in payment of Liens or insurance premiums or any prior mortgages, and interest thereon; (c) the Mortgagor fulfills all of the Mortgagor's obligations under this mortgage; (d) the Note is paid in full and the Mortgagee has no obligation to extend any further credit to the Borrower thereunder; and (e) the Mortgagee has executed an appropriate written instrument in satisfaction of this mortgage; this conveyance shall be null and void.

If, however, (1) the Borrower fails to make any payment on the Debt when due; (2) any warranty or representation made in this mortgage or the Note is breached or proves false in any material respect; (3) default is made in the due performance of any covenant or agreement of the Mortgagor under this mortgage or of the Borrower under the Note; (4) default is made in the payment to the Mortgagee of any sum paid by the Mortgagee under the authority of any provision of this mortgage; (5) the Debt, or any part thereof, or any other indebtedness, obligation or liability of the Borrower, the Mortgagor, or any of them, to the Mortgagee remains unpaid at maturity; (6) the interest of the Mortgagee in the Real Estate becomes endangered by reason of the enforcement of any prior Lien or encumbrance thereon; (7) any statement of lien is filed against the Real Estate, or any part thereof, under the statutes of Alabama relating to the liens of mechanics and materialmen (without regard to the existence or non-existence of the debt or the lien on which such statement is based); (8) any law is passed imposing or authorizing the imposition of any specific tax upon this mortgage or the Debt or permitting or authorizing the deduction of any such tax from the principal or interest of the Debt, or by virtue of which any tax, lien or assessment upon the Real Estate shall be chargeable against the owner of this mortgage; (9) any of the stipulations contained in this mortgage is declared invalid or inoperative by any court of competent jurisdiction; (10) the Borrower, the Mortgagor, any guarantor of the Debt or any of them (a) shall apply for or consent to the appointment of a receiver, trustee or liquidator thereof or of the Real Estate or of all or a substantial part of such Borrower's or Mortgagor's or guarantor's assets, (b) be adjudicated a bankrupt or insolvent or file a voluntary petition in bankruptcy, (c) fail, or admit in writing such Borrower's or Mortgagor's or guarantor's inability generally to pay such Borrower's or Mortgagor's or guarantor's debts as they come due, (d) make a general assignment for the benefit of creditors, (e) file a petition or an answer seeking reorganization or an arrangement with creditors on taking advantage of any insolvency law, or (f) file an answer admitting the material allegations of, or consent to, or default in answering, a petition filed against any Borrower or Mortgagor or guarantor in any bankruptcy, reorganization or insolvency proceedings; (11) an order for relief or other judgment or decree shall be entered by a court of competent jurisdiction, approving a petition seeking liquidation or reorganization of the Borrower, the Mortgagor, any guarantor or any of them, or appointing a receiver, trustee or liquidator of any Borrower or Mortgagor or guarantor or of the Real Estate or of all or a substantial part of the assets of any Borrower or Mortgagor or guarantor; or (12) any other default occurs under the Note; then an event of default shall have occurred hereunder.



Upon the occurrence of an event of default hereunder, then, the Mortgagee, at its option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law: (1) The Mortgagee may declare the unpaid balance of the Debt immediately due and payable. (2) With respect to all or any part of the personal property, if any, the Mortgagee shall have all the rights and remedies of a secured party under the Uniform Commercial Code, as enacted in the State of Alabama. (3) The Mortgagee shall have the right to have a receiver appointed to take possession of all or any part of the Real Estate, with the power to protect and preserve the Real Estate, to operate the Real Estate preceding foreclosure or sale, and to collect the Rents from the Real Estate and apply the proceeds, over and above the cost of the receivership, against the Debt. The receiver may serve without bond if permitted by law and the Mortgagee's right to the appointment of a receiver shall exist whether or not the apparent value of the Real Estate exceeds the indebtedness by a substantial amount. (4) The Mortgagee may obtain a judicial decree foreclosing the Mortgagor's interest in all or any part of the Real Estate. (5) The Mortgagee may take possession of the Real Estate and, with or without taking such possession, after giving notice of the time, place and terms of sale, together with a description of the Real Estate to be sold, by publication once a week for three (3) successive weeks in some newspaper published in the county or counties in which the Real Estate to be sold is located, to sell the Real Estate (or such part or parts thereof as the Mortgagee may from time to time elect to sell) at the front or main door of the courthouse of the county in which the Real Estate to be sold, or a substantial and material part thereof, is located, at public outcry, to the highest bidder for cash. If there is Real Estate to be sold under this mortgage in more than one county, publication shall be made in all counties where the Real Estate to be sold is located, and if no newspaper is published in any county in which any Real Estate to be sold is located, the notice shall be published in a newspaper published in an adjoining county for three (3) successive weeks. The sale shall be held between the hours of 11:00 a.m. and 4:00 p.m. on the day designated for the exercise of the power of sale under this mortgage. The Mortgagee may bid at any sale had under the terms of this mortgage and may purchase the Real Estate if the highest bidder therefore. The proceeds of any such sale shall be applied as follows: *first*, to the expense of advertising, selling and conveying the Real Estate and foreclosing this mortgage, including reasonable attorneys' fees; *second*, to the payment in full of the balance of the Debt in whatever order and amounts the Mortgagee may elect, 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; *third*, to the payment of any amounts that have been spent, or that it may then be necessary to spend, in paying insurance premiums, Liens, any prior mortgages or other encumbrances related to the Real Estate, with interest thereon; and, *fourth*, the balance, if any, to be paid to the party or parties appearing of record to be the owner of the Real Estate at the time of the sale, after deducting the costs of ascertaining who is such owner. The Mortgagor hereby waives any and all rights to have the property marshalled. In exercising its rights and remedies, the Mortgagee shall be free to sell all or any part of the Real Estate together or separately, in one sale or by separate sales. The purchaser at any such sale shall be under no obligation to see to the proper application of the purchase money. In the event of a sale hereunder, the Mortgagee, or the owner of the Debt and mortgage, or auctioneer, shall execute to the purchaser, for and in the name of the Mortgagor, a deed to the Real Estate. (6) The Mortgagee shall have all other rights and remedies provided in this mortgage or the Note or available at law or in equity. The Mortgagee shall be entitled to bid at any public sale on all or any portion of the Real Estate or other property pledged hereunder.

The Mortgagee shall give the Mortgagor reasonable notice of the time and place of any public sale of the personal property or of the time after which any private sale or other intended disposition of the personal property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of the sale or disposition.

Whether or not any court action is involved, all expenses incurred by the Mortgagee that, in the Mortgagee's opinion, are necessary at any time for the protection of the Mortgagee's interest, required under applicable laws or regulations or necessary in the enforcement of its rights and remedies hereunder, shall become a part of the debt secured hereby, payable on demand and shall bear interest from the date of expenditure until repaid at the rate set forth in the Note. Expenses covered by this paragraph include, without limitation, the Mortgagee's attorneys' fees and legal expenses whether or not there is a lawsuit, including attorneys' fees for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), foreclosure sales, appeals and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, appraisals, environmental site assessment reports and title insurance, all to the extent permitted by applicable law. The Mortgagor also will pay any court costs, in addition to all other sums provided by law. If this mortgage is subject to Section 5-19-10, Code of Alabama 1975, as amended, any payment of attorneys' fees by the Mortgagor provided for in this mortgage shall not exceed 15% of the unpaid indebtedness after default and referral to an attorney who is not a salaried employee of the Mortgagee.

This Mortgage shall be effective as a financing statement filed as a fixture filing for purposes of Article 9 of the Uniform Commercial Code. The fixture filing covers all goods that are or are to become affixed to the Real Estate. The Mortgagor is the debtor, and the Mortgagee is the secured party. The names of the debtors (Mortgagor) and the secured party (Lender) are given in the first paragraph of this Mortgage. This Mortgage is signed by the debtor (Mortgagor) as a fixture filing. The mailing address of the Mortgagee set out in the first paragraph of this Mortgage is an address of the secured party from which information concerning the security interest may be obtained. The mailing address of the Mortgagor set out in the first paragraph of this Mortgage is a mailing address for the debtor. The Real Estate to which the goods are or are to be affixed is described on page 1 of this Mortgage. The Mortgagor is a record owner of the Real Estate.



Plural or singular words used herein to designate the Borrower(s) or the undersigned shall be construed to refer to the maker or makers of the Note and this mortgage, respectively, whether one or more. There shall be no merger of the interest or estate created by this mortgage with any other interest or estate in the Real Estate at any time held by or for the benefit of the Mortgagee in any capacity, without the written consent of the Mortgagee. All obligations of the Mortgagor under this mortgage shall be joint and several, and all references to the Mortgagor shall mean each and every the Mortgagor. This means that each of the persons signing below is responsible for all obligations in this mortgage. If a court of competent jurisdiction finds any provision of this mortgage to be invalid or unenforceable as to any person or circumstance, such finding shall not render that provision invalid or unenforceable as to any other persons or circumstances. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of this mortgage in all other respects shall remain valid and enforceable. Subject to the limitations stated in this mortgage on transfer of the Mortgagor's interest, this mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Real Estate becomes vested in a person other than the Mortgagor, the Mortgagee, without notice to the Mortgagor, may deal with the Mortgagor's successors with reference to this mortgage and the Debt by way of forbearance or extension without releasing the Mortgagor from the obligations of this mortgage or liability under the Debt. Time is of the essence in the performance of this mortgage. **THE MORTGAGOR HEREBY RELEASES AND WAIVES ALL RIGHTS AND BENEFITS OF THE HOMESTEAD EXEMPTION LAWS OF THE STATE OF ALABAMA AS TO ALL DEBT SECURED BY THIS MORTGAGE.** No delay or omission on the part of the Mortgagee in exercising any right shall operate as a waiver of such right or any other right. A waiver by any party of a provision of this mortgage shall not constitute a waiver of or prejudice the party's right otherwise to demand strict compliance with that provision or any other provision. No prior waiver by the Mortgagee, nor any course of dealing between the Mortgagee and the Mortgagor, shall constitute a waiver of any of the Mortgagee's rights or any of the Mortgagor's obligations as to any future transactions. Whenever consent by the Mortgagee is required in this mortgage, the granting of such consent by the Mortgagee in any instance shall not constitute continuing consent to subsequent instances where such consent is required.

Notwithstanding anything to the contrary herein, the date of this Mortgage is intended as a date for the convenient identification of this Mortgage and is not intended to indicate that this Mortgage was executed and delivered on that date.

[signatures on following page]

IN WITNESS WHEREOF, the undersigned Mortgagor has (have) executed this instrument on the date first written above.

Carol T. O'Connor ATTORNEY-IN-FACT FOR MICHAEL O'CONNOR JR (SEAL)

Printed Name: Carol T. O'Connor.

as Attorney-in-Fact for Michael P. O'Connor, Jr.

Carol T. O'Connor

Printed Name: Carol T. O'Connor

(SEAL)

ACKNOWLEDGEMENT FOR INDIVIDUAL

STATE OF ALABAMA )

COUNTY OF Shelby )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Carol T. O'Connor, whose name as Attorney-in-Fact for Michael P. O'Connor, Jr. 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/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 18 day of July, 2022.

JUSTIN SMITHERMAN  
Notary Public, Alabama State At Large  
My Commission Expires Jan. 6, 2025

AFFIX SEAL

My commission expires: 1/6/25

Notary Public

ACKNOWLEDGEMENT FOR INDIVIDUAL

STATE OF ALABAMA )

COUNTY OF Shelby )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Carol T. O'Connor 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/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 18 day of July, 2022.

JUSTIN SMITHERMAN  
Notary Public, Alabama State At Large  
My Commission Expires Jan. 6, 2025

AFFIX SEAL

My commission expires: 1/6/25

Notary Public

