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,

James H. Leeper and wife, Hayley G. Leeper and Leesa N. Wickersham, a single woman

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

Jerry W. Barnes and Kathryn R. Barnes

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

in the sum of EIGHTY THOUSAND DOLLARS AND 00/100 (\$80,000.00) 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,

James H. Leeper and wife, Hayley G. Leeper and Leesa N. Wickersham, a single woman

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

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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 dobt 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, James H. Leeper, Hayley G. Leeper and Leesa N. Wickersham have hereunto set their signatures and seals, this \_\_\_\_\_\_ day of March, 2024.

Hayley G. Leeper

James H. Leeper

Leesa N. Wickersham

STATE OF ALABAMA) COUNTY OF SHELBY)

I, a Notary Public in and for said County, in said State, hereby certify that, James H. Leeper, Hayley G. Leeper and Leesa N. Wickersham, whose name is 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 he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 2512 day of March, 2024.

Notary Public
My commission expires: 9-1 2024

# EXHIBIT A LEGAL DESCRIPTION

# ALSO:

Lot numbers 1-5, in Block 136 according to Safford's Map of Shelby, Alabama and being shown on the records of the Tax Collector and Tax Assessor records in Shelby, Alabama as Parcel 30-4-18-3-002-018, being located in Section 18, Township 22 South, Range 1 East, deed dim 120' x 125', DB 223, Page 724, Beat 1, Shelby County, Alabama.

ALSO

Saffords-Shelby Lots 6, 7, 8, 9 & 10, Block 136, Map Book 3, Page 47, Section 18, Township 22 South, Range 1 East, Shelby County, Alabama, deed dim 120' x 75' and 50' x 120', Deed Book 222, Page 574, 3/21/62, Beat 1.

#### ALSO:

A part of Section 18, Township 22 South, Range 1 East, described as follows: To find the Point of Beginning start at the Northeast corner of Block 136, according to Safford's Map of the Town of Shelby; Thence Northward along the extension Northwardly of East line of said Block 136, a distance of 80 feet to a point of which is the Point of Beginning; Thence continue along same line for 423.60 feet to a point 205 feet South of the South line of the Right-of-Way of L&N Railroad, Thence turn an angle of 123 degrees left and along said RR Right-of-Way 129.80 feet for Point of Beginning of said land survey, Thence continue on same line for 165 feet, Thence turn an angle of 67 degrees left for 140 feet, Thence turn an angle of 103 degrees 34 minutes left and along South side of road for 165 feet, Thence turn an angle of 82 degrees 40 minutes for 192.00 feet to Point of Beginning.

### ALSO:

A part of Section 18, Township 22 South, Range 1 East, described as follows: To find the Point of Beginning, start at the Northeast corner of Block No. 136, according to Safford's Map of the Town of Shelby dated 1890; Thence Northwardly along the extension Northwardly to the East line of said Block 136, a distance of 80 feet to a point which is the Point of Beginning: Thence continue Northwardly along said extension Northwardly a distance of 423.6 feet to a point which is 205 feet South of the South line of the Right-of Way of the L&N Railroad, measured along the extension Northwardly of the East line of said Block 136; Thence Westwardly parallel to the South line of said L&N Right-of-Way a distance of 129.8 feet; Thence Southwardly 192 feet; Thence Westwardly 165 feet; Thence Southwardly parallel to the extension Northwardly of the East line of said Block 136; a distance of 125 feet to a point 80 feet North of the North line of said Block 136, a distance of 251 feet to the Point of Beginning and containing 1.4 acres more or less.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
03/27/2024 09:20:13 AM
\$152.00 BRITTANI
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