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,

JHRH Properties, LLC

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

Sara H. Howard

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

in the sum of FOUR HUNDRED FIFTEEN THOUSAND DOLLARS AND 00/100 (\$415,000.00) 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,

JHRH Properties, LLC

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

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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, JHRH Properties, LLC, have hereunto set their signatures and seals, this 1414 day of July, 2024

JHRH Properties, LLC

Johnny Howard Jr - Member

Ricky Howard - Member

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, Mike T. Atchison, a Notary Public in and for said County, in said State, hereby certify that, Johnny Howard Jr. as Member and Ricky Howard as Member of JHRJ Properties, LLC, 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 scal this 1940 day of July, 2024

Notary Public

My commission expires: 9/1/2024



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
07/22/2024 12:01:21 PM
\$653.50 LAURA

20240722000223610

alli 5. Bush

EXHIBIT A LEGAL DESCRIPTION

PARCEL I

Commence at a point 12.0 feet south of the southeast corner of SE 1/4 of NE 1/4, Section 26, Township 21 South, Range 1 West and run South 83 degrees 59 minutes West (M.B.) a distance of 447.0 feet to a point; thence turn an angle of 91 degrees 27 minutes to the right and run North 4 degrees 34 minutes West (M.B.) a distance of 289.90 feet to the point of beginning, being the northeast corner of McDow Motor Company property; thence turn a angle of 2 degrees 30 minutes to the right and run North 2 degrees 04 minutes West (M.B.) a distance of 55.0 feet to a point; thence turn an angle of 1 degree 16 minutes to the left and run North 3 degrees 20 minutes (M.B.) a distance of 94.92 feet to a point; thence turn an angle of 86 degrees 13 minutes to the left and run North 89 degrees 33 minutes West (M.B.) a distance of 80.24 feet to a point; thence turn an angle of 69 degrees 55 minutes left and run South 20 degrees 30 minutes West (M.B.) a distance of 163.24 feet to a point, being the northwest corner of McDow Motor Company property; thence turn an angle of 111 degrees 30 minutes to the left and run North 89 degrees 00 minutes East (M.B.) a distance of

144.90 feet to the point of beginning.
Said parcel of land is located in the SE 1/4 of NE 1/4,
Section 26, Township 21 South, Range 1 West, Shelby
County, Alabama, and contains 17,000 Square Feet, more or
less.

PARCEL II

A part of the SE ¼ of NE ¼ Section 26, Township 21, Range 1 West, described as:
Begin at the intersection of the South line of said ¼ - ¼ Section with the East line of Highway 25; thence North 20 degrees 30 minutes East 125.5 feet to the point of beginning; thence North 20 degrees 30 minutes East 199.6 feet; thence North 89 degrees 50 minutes East 144.9 feet to the West line of the Shelby Road; thence South along said road 160.5 feet; thence along North line of Bozeman lot South 83 degrees 21 minutes West 225.2 feet to the point of beginning; being a part of the SE ¼ of NE ¼ of Section 26, Township 21, Range 1 West, situated in Columbiana, Shelby County, Alabama.