

This instrument was prepared by:  
Hornsby & Hornsby, Attorneys at Law  
Matthew J. Hornsby, Attorney  
152 Main Street, Suite 100  
Trussville, Alabama 35173  
(205) 856-1000

**MORTGAGE – PURCHASE MONEY**

**The Proceeds of This Mortgage Loan Have Been Applied Towards the Purchase of the  
Property Described Herein**

**STATE OF ALABAMA     )**

**SHELBY COUNTY     )     KNOW ALL MEN BY THESE PRESENTS: That Whereas**

**Hubert Hardeman, an unmarried man,** (hereinafter called “Mortgagors,” whether one or more) are justly indebted to **Rex Norris** (hereinafter called “Mortgagee,” whether one or more), in the sum of **Sixty Five Thousand & NO/100 Dollars (\$65,000.00)**, evidenced by a note executed simultaneously herewith, upon the following terms:

Accruing interest at an annual rate of Six percent (6.0%) to be paid in One Hundred Eighty (180) monthly payments in the amount of \$548.51 beginning on the 1st day of February, 2025, and continuing on the 1st day of each month thereafter, with the principal balance, together with any accrued interest not yet paid, being due on the 1st day of January, 2040, or at the time that the property securing the same is sold, whichever shall first occur.

In the event any payment required herein shall be more than five (5) days late, a late fee of \$150.00 shall be added to the outstanding balance, and the loan shall be considered in default.

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, **Hubert Hardeman, an unmarried man**, 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:

See Attached Exhibit for Legal Description

Property Address: 1303 Hwy 81, Vincent, AL 35178

Subject to ad valorem taxes for the current year and subsequent years.  
Subject to restrictions, reservations, conditions, and easements of record.  
Subject to any minerals or mineral rights leased, granted, or retained by prior owners.  
This mortgage may be prepaid without penalty.

Said property is warranted free from all encumbrances and against any adverse claims, except as stated above. This is a purchase money mortgage instrument. The proceeds being loaned herein have been applied to the purchase of the property described and secured herein.

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 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 one 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 sums 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 any payment due be more than 30 days late, 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 shall become immediately due 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 County and State, sell the same in lots or parcels or en masse as Mortgagee, agents or assigns deem best, in front of the Courthouse door of said County, (or the division thereof) where said property is located, at public outcry, during proper hours for conducting said auction, 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 date 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

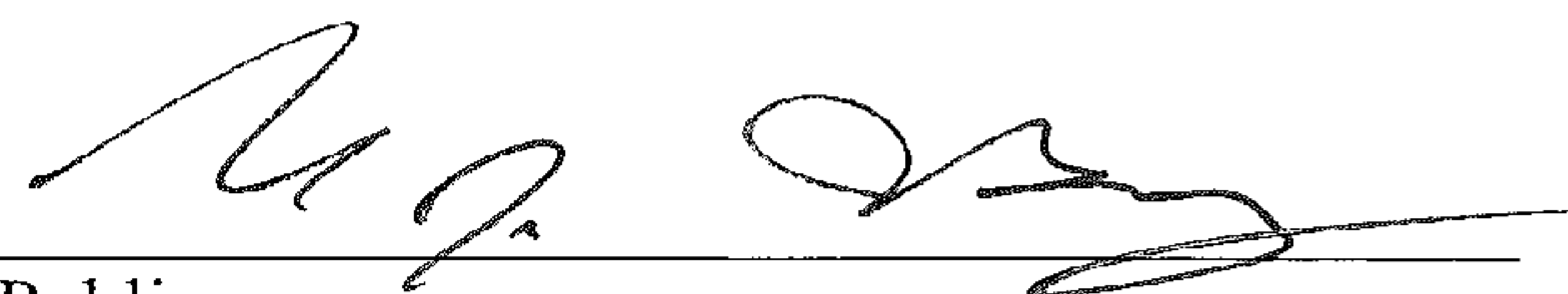
highest bidder therefore; and undersigned further agree to pay a reasonable attorney's fee to said Mortgagee or assigns, for the foreclosure of this mortgage in Chancery, should the same be so foreclosed, said fee to be a part of the debt hereby secured.

IN WITNESS WHEREOF the undersigned **Hubert Hardeman, an unmarried man**, hereunto set its signature and its seal, this 9<sup>th</sup> day of January, 2025.

  
Hubert Hardeman

THE STATE OF ALABAMA                   )  
JEFFERSON COUNTY                    )

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **Hubert Hardeman, an unmarried man**, 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 said conveyance, he executed the same voluntarily on the day the same bears date.

  
Notary Public

My Commission Expires: 9/17/28





### Legal Description

"A lot or parcel of land located in the NE ¼ of the NE ¼ of Section 9, Township 19 South, Range 2 East, Shelby County, Alabama and being more particularly described as commencing at the Northeast Corner of said Section 9; thence North 87 degrees 47 minutes West along the North Line of said Section 9, 468.27 feet; thence South 2 degrees, 05 minutes west along the old wire fence and hedge row 698, 39 feet to the place of beginning; thence from the place of beginning South 75 degrees 40 minutes East 191.56 feet; thence South 13 degrees 20 minutes West 415.49 feet to the North right of way line of Shelby County Road No. 81; thence along the North right of way line of said road and around a curve to the left, the chord bearing distance of 87 degree 40 minutes West 106.86 feet to said old wire fence; thence North 2 degrees 05 minutes East along said fence 444.4 feet to the place of beginning, being situated in Shelby County, Alabama."

Parcel Number : #072090001001:003

Property address : 1303 Hwy 81, Vincent, AL. 35178



Filed and Recorded  
 Official Public Records  
 Judge of Probate, Shelby County Alabama, County  
 Clerk  
 Shelby County, AL  
 01/09/2025 03:40:28 PM  
 \$128.50 JOANN  
 20250109000010680

*Allen S. Bayl*