

This Instrument was prepared by:
Jerri D. Grisham
PO BOX 196
Garden City, AL 35070



20250821000258170 1/8 \$302.50
Shelby Cnty Judge of Probate, AL
08/21/2025 03:18:04 PM FILED/CERT

MORTGAGE

State of Alabama)
Shelby County)

KNOWN ALL MEN BY THESE PRESENTS, that whereas the undersigned, Alexander Bloom and Julia Bloom (hereinafter called "Mortgagor(s)", whether one or more) is/are justly indebted, to Paula Williamson, in the sum of One Hundred, Seventy Three Thousand Dollars (\$173,000.00), evidenced by one promissory note of even date herewith and payable according to the terms contained therein;

and whereas, it is desired by the undersigned to secure the prompt payment of said indebtedness with interest when the same falls due,

NOW THEREFORE, in consideration of the said indebtedness, and to secure the prompt payment of the same at maturity, the undersigned, Alexander Bloom and Julia Bloom and all others executing this mortgage, do hereby grant, bargain, sell and convey unto the Paula Williamson (hereinafter called Mortgagee) the following described real estate, situated in SHELBY County, Alabama, to-wit:

Physical Address : 156 Sugar Drive, Pelham, AL 35124

Legal Description: Lot 29, according to the Amended Map of Sugar Oaks, as recorded in Map Book 16, Page 126, in the Probate Office of Shelby County, Alabama

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(s), his/her/their/it'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(s) may at the 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(s), with loss, if any, payable to said Mortgagee(s), as Mortgagee's interest may appear, and to promptly deliver said policies, or any renewal of said policies to said Mortgagee(s); and if the undersigned shall fail to keep said property insured as above specified, or fails to deliver said insurance policies to said Mortgagee(s), then the said Mortgagee(s), or assigns, may at Mortgagee's option insure said property for said sum, for Mortgagee's own benefit. The policy if collected, be credited on said indebtedness, less cost of collecting same; all amounts so expended by said Mortgagee(s) for taxes, assessments or insurance, shall become a debt to said Mortgagee(s), or assigns, additional to the debt hereby specifically secured, and shall be covered by this Mortgage, and bear interest from the date of payment by said Mortgagee(s) or assigns, and shall be at once due and payable.

Upon condition, however, that if the said Mortgagor(s) pay(s) said indebtedness, and reimburses said Mortgagee(s), or assigns, for any amounts Mortgagee(s) 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(s), 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(s), 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(s), 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 by some newspaper published in said County and State, sell the same in lots or parcels or en masse as Mortgagee(s), 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 sale, but no interest shall be collected beyond the day of sale; and Fourth, the balance, if any, to be turned over to said Mortgagor(s) and undersigned further agree that said Mortgagee(s), 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(s) or assigns, for the foreclosure of this mortgage, should the same be foreclosed, said fee to be a part of the debt hereby secured.

It is expressly understood that the word "Mortgagee" wherever used in this mortgage refers to the person, or to the persons, or to the corporation named as grantee or grantees in the granting clause herein.

Any estate or interest herein conveyed to said Mortgagee, or any right or power granted to said Mortgagee in or by this mortgage is hereby expressly conveyed and granted to the heirs, and agents, and assigns, of said Mortgagee, or to the successors and agents and assigns of said Mortgagee, if a corporation.



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IN WITNESS WHEREOF, the undersigned, has hereunto set his/her/their/it's signature and seal, this _____ day of _____, 2025

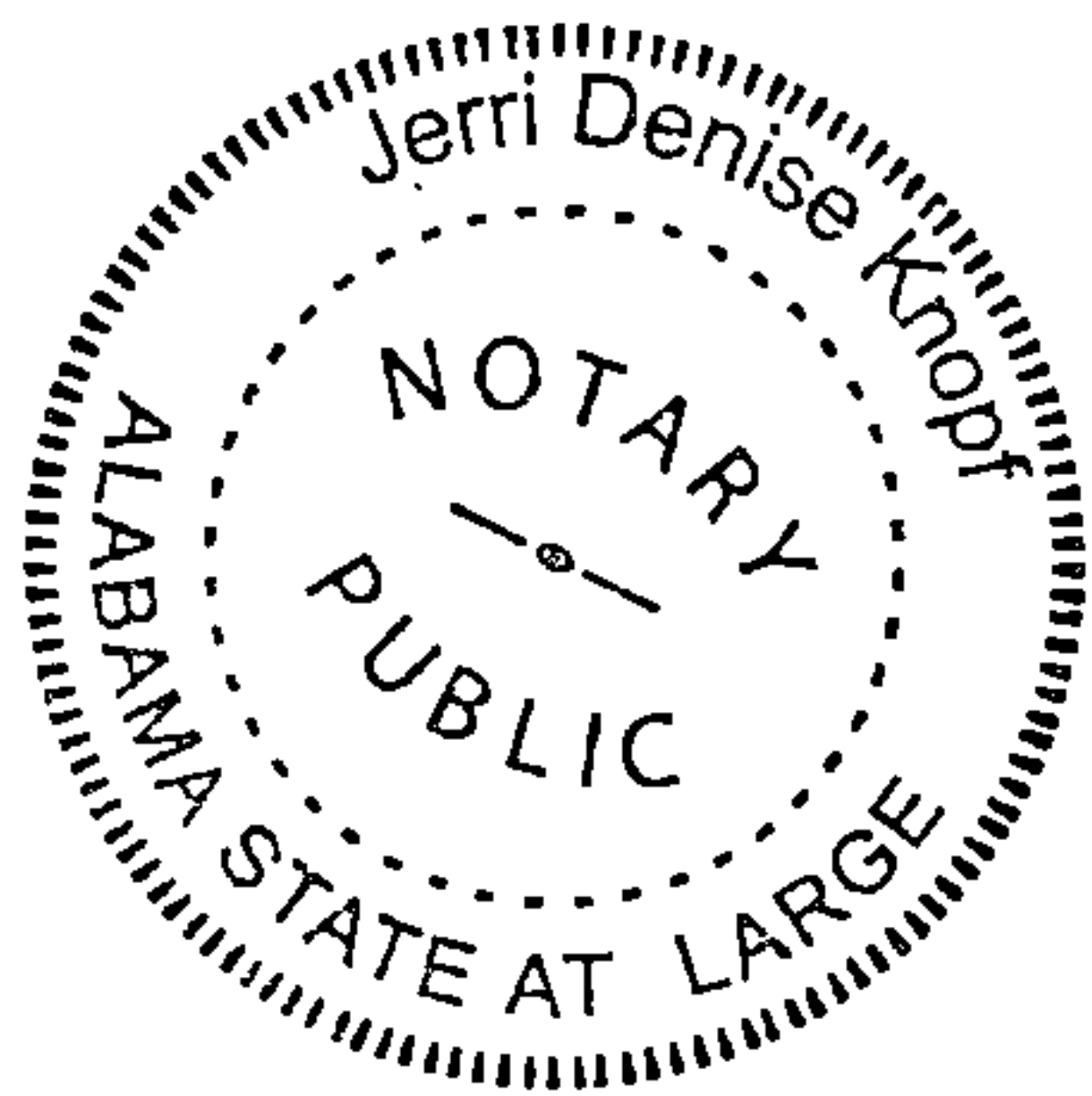
Alexander Bloom (SEAL)

Julia Bloom (SEAL)

STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify Alexander Bloom and Julia Bloom whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this _____ day of _____
2025



Jerri Denise Knopf
Notary Public

My Commission Expires:

Jerri Denise Knopf
Notary Public, Alabama State At Large
My Commission Expires 02/15/2028



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BORROWER NOTE

Lender	Borrower	Summary
Paula Williamson 207 Gables Drive Hoover, AL 35244	Alexander Bloom and Julia Bloom 158 Sugar Drive Pelham, AL 35124	Loan Number n/a Note Date 7/28/2025 Loan Amount \$173,000.00 Maturity Date 8/1/2045

Definitions

"I", "me", or "my" means each Borrower or Cosigner who signs this Note and each other person or legal entity (including guarantors, endorsers, and sureties) who agrees to pay this Note (together referred to as "us"). "You" or "your" means the Lender and its successors and assigns.

"Property" means all property securing this Note.

"Loan" means this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction.

"Note" means this promissory note, and any extensions, renewals, modifications, or substitutions of it.

"Loan Documents" means all the documents executed as a part of or in connection with the transaction.

Promise to Pay

For value received, I promise to pay to you, or your order, at your address listed above the **PRINCIPAL** sum of One Hundred Seventy Three Thousand and no/100 dollars (\$173,000.00) under the terms of this Note.

Single Advance. I will receive all of the loan amount on July 28, 2025. There will be no additional advances under this Note. However, you may add other amounts to the principal if you make any payments described in the Payments by Lender section below.

Interest and Other Charges

I agree to pay interest on the outstanding principal balance from July 28, 2025 at the rate of 3.5000% per year until paid in full.

Interest accrues on the principal remaining unpaid from time to time, until paid in full. The interest rate(s) and other charges on this Note will never exceed the highest rate or charge allowed by law for this Note. If you collect more interest than the law and this Note allow, you agree to refund it to me. If you send any erroneous notice of interest, you agree to correct it.

Accrual Method. The amount of interest that I will pay on this Note will be calculated on a/an Actual/365 basis. For interest calculations, the accrual method will determine the number of days in a year.

Post Maturity Rate. After maturity or acceleration, interest on the unpaid balance of this Note will accrue on the same basis as interest accrues prior to maturity.

Payment Due Date. Payment is due on or before the 1st of each and every month.

Late Charge. If I make a payment more than 10 days after it is due, I agree to pay a late charge of \$35.00.

Additional Charges: The Loan Estimate and Closing Disclosure that were given to me list the fees and charges that apply to this loan.



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Assumption

This Note and any document securing it cannot be assumed by someone else buying the secured Property from me. Without such an agreement in writing to the contrary, if I try to transfer any interest in the Property securing this Note, I will be in default on this Note. You may proceed against me under any due on sale clause in the security agreement, which is incorporated by reference.

Payments

I agree to pay this Note in 240 monthly payments. A payment of \$1003.33 will be due on September 1, 2025 and on the same day of each month until August 1, 2045. On that date, I agree to pay in full the principal balance and all accrued interest on this Note. Additionally, I agree to pay this Note on demand. Upon your demand the entire unpaid balance of principal and accrued interest, along with any earned, and unpaid fee or charges, and the amount of any advance made on my behalf, will be due and owing whether or not I am in default under this Note.

Rounding and Other Information: Payments will be rounded to the nearest \$.01. With the final payment I also agree to pay any additional fees or charges owing and the amount of any advances you have made to others on my behalf.

Application of Payments: Except as otherwise provided in this Note, each payment I make on this Note will be applied first to interest that is due, then to principal that is due, and finally to late charges that are due. No late charge will be assessed on any payment when the only delinquency is due to late fees assessed on earlier payments and the payment is otherwise a full payment. The actual amount of my final payment will also depend on my payment record.

Prepayment. I may prepay this Note in whole, or in part, at any time, without penalty. Any partial prepayment will not excuse or reduce any later scheduled payment until this Note is paid in full (unless, when I make the prepayment, you and I agree in writing to the contrary).

Default and Remedies

Default. Subject to the terms of the Real Estate or Residence Security section, I will be in default if any of the following occurs:

1. Payments. I fail to make a payment as required by this Note.
2. Property. My action or inaction adversely affects the Property or your rights in the Property.
3. Other Documents: A default occurs under the terms of any other Loan Document.

Remedies. If I am in default on this Note you have, but are not limited to, the following remedies:

1. You may demand immediate payment of all I owe you under this Note (principal, accrued unpaid interest and other accrued charges);
2. You may set off this debt against any right I have to the payment of money from you, subject to the terms of the Set-Off section herein;
3. You may demand security, additional security, or additional parties to be obligated to pay this Note as a condition for not using any other remedy;
4. You may refuse to make advances to me; and
5. You may use any remedy you have under state or federal law.



By selecting any one or more of these remedies you do not give up your right to later use any other remedy. By waiving your right to declare an event to be a default, you do not waive your right to later consider the event as a default if it continues or happens again.

Real Estate or Residence Security. The existence of a default and your remedies for such a default will be determined by applicable law, by the terms of any separate instrument creating the security interest and, to the extent not prohibited by law and not contrary to the terms of the separate security instrument, by the Default and Remedies section of this Note.

Payments by Lender. If you are authorized to pay, on my behalf, charges I am obligated to pay (such as property insurance premiums, insurance, and escrow property taxes), then you may treat those payments made by you as advances and add them to the unpaid principal under this Note, or you may demand immediate payment of the charges.

Collection Costs and Attorney's Fees. To the extent permitted by law, I agree to pay all costs of collection, replevin (an action for the recovery of property wrongfully taken or detained) or any other or similar type of cost if I am in default. If you hire an attorney to collect on this Note, I also agree to pay any reasonable fee you incur with such attorney plus court costs (except where prohibited by law). To the extent permitted by the United States Bankruptcy Code, I also agree to pay the reasonable attorneys' fees and costs you incur to collect this debt as awarded by any court exercising jurisdiction under the Bankruptcy Code.

Set-Off. I agree that you may set off any amount due and payable under this Note against any right I have to receive money from you.

"Right to receive money from you " means:

1. Any deposit account balance I have with you;
2. Any money owed to me on an item presented to you or in your possession for collection or exchange; and
3. Any repurchase agreement or other nondeposit obligation.

"Any amount due and payable under this Note " means the total amount of which you are entitled to demand payment under the terms of this Note at the time you set off. This total includes any balance the due date for which you properly accelerate under this Note.

If my right to receive money from you is also owned by someone who has not agreed to pay this Note, your right of set-off will apply to my interest in the obligation and to any other amounts I could withdraw on my sole request or endorsement. Your right of set-off does not apply to an account or other obligation where my rights arise only in a representative capacity. It also does not apply to any individual retirement account or other tax-deferred retirement account.

You will not be liable for the dishonor (nonpayment) of any check when the dishonor occurs because you set off this debt against any of my accounts. I agree to hold you harmless from any such claims arising as a result of your exercise of your right of set-off.

Security

This Note is separately secured by:

real estate mortgage of even date

Other Security. Any present or future agreement securing any other debt I owe you also will secure the payment on this Note.



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Other Debts and Property. Property securing another debt will not secure this Note if such property is my principal dwelling and you fail to provide any required notice of right of rescission (i.e. right to cancel). Also, property securing another debt will not secure this Note to the extent such property is household goods. No present or future agreement securing any other debt I owe you will secure the payment of this Note if, with respect to this Note, you fail to fulfill any necessary requirements or conform to any limitations of Regulations Z and X that are required for loans secured by the Property or if, as a result, this Note would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007.

Insurance

Flood Insurance. Flood insurance is not required at this time. It may be required in the future should the Property be included in an updated flood plain map. If required in the future, I may obtain flood insurance from anyone I want that is reasonably acceptable to you.

General Terms

This Note is governed by the law of the State of Alabama, the United States of America, and to the extent required:

By the laws of another jurisdiction if required by the Uniform Commercial Code in effect in Alabama.

By the laws of the jurisdiction where the Property is located.

Any state law that is preempted by federal law will not apply to this Note to the extent it is preempted by federal law.

Any term of this Note which is contrary to the applicable law will not be effective, unless the law permits you and me to agree to such a variation. If any provision of this Note cannot be enforced according to its terms, this fact will not affect the enforceability of the remainder of this Note. No modification of this Note or any agreement securing this Note is effective unless the modification is in writing and signed by you and me. Time is of the essence in this Note.

If Other Persons Owe on the Loan. I understand that I must pay this Note even if someone else has also agreed to pay it (by, for example, signing this form or a separate guarantee or endorsement). You may sue me alone, or anyone else who is obligated on this Note, or any number of us together, to collect this Note. You may do so without any notice that it has not been paid (notice of dishonor). You may, without notice, release any party to this Note without releasing any other party. If you give up any of your rights, with or without notice, it will not affect my duty to pay this Note. Any extension of new credit to any of us, or renewal of this Note by all or less than all of us will not release me from my duty to pay it. (Of course, you are entitled to only one payment in full.)

Extending the Note; Assigning my Obligation. I agree that you may at your option extend this Note or the debt represented by this Note, or any portion of the Note or debt, from time to time without limit or notice and for any term without affecting my liability or payment of the Note. I will not assign my obligation under this Note without your prior written approval.

Giving Up My Rights. To the extent not prohibited by law, and except for any required notice or right to cure, I give up my rights to require you to:

1. Demand payment of amounts due (presentment);
2. Obtain official certification of nonpayment (protest);
3. Give notice that amounts due have not been paid (notice of dishonor).



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I give up any rights that a guarantor would have to avoid paying the Note (unless it has been fully paid). I also give up any rights to avoid paying based on any action you have taken regarding any mortgage or other collateral for the Note. I give up any rights under this Note only if the law allows me to.

To the extent permitted by law, I also waive all personal property exemptions in the Property securing this Note.

Financial Information. I will give you any financial statements or information that you feel is necessary. All financial statements and information I give you will be correct and complete.

Purpose. The purpose of this Note is purchase of 156 Sugar Dr. Pelham, Al 35124.

Notice

Unless otherwise required by law, any notice to me shall be given by delivering it or by mailing it by first class mail addressed to me at my last known address. My current address is indicated in this Note. I agree to inform you in writing of any change in my address. I will give any notice to you by mailing it first class to your address stated in this Note, or to any other address that you have designated.

Additional Terms

ANY PRESENT OR FUTURE AGREEMENT SECURING ANY OTHER DEBT I OWE YOU ALSO WILL SECURE THE PAYMENT OF THIS LOAN EXCEPT IF YOU FAIL TO GIVE ANY REQUIRED NOTICE OF THE RIGHT OF RESCISSION.

Signatures

By signing under seal, I agree to the terms contained in this Note. I also acknowledge receipt of a copy of this Note on today's date.

Caution-IT IS IMPORTANT THAT YOU THOROUGHLY READ THIS ENTIRE DOCUMENT BEFORE SIGNING IT.

Signed, sealed and delivered:

Borrower

Alexander Bloom
Alexander Bloom

7/28/2025
Date

Julia Bloom
Julia Bloom

07/28/2025
Date

Lender

Paula Williamson
Paula Williamson

07/28/2025
Date