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CHI Originated Loans
ARMs/Release or No Release

ASSUMPTION AGREEMENT

THIS AGREEMENT is made and entered into as of the 1 day of December, 1987, by and between Citicorp Mortgage, Inc. (hereinafter referred to as "CMI"), formerly known as Citicorp Homeowners, Inc. (hereinafter referred to as "CHI"), Connie S. Benaych/ Meredith Relocation Corporation (hereinafter referred to as "Borrowers"), and Robert D. Goldman & Betsy P. Goldman (hereinafter referred to as "Assuming Party");

WITNESSETH

WHEREAS, CHI made a real estate secured loan to the Borrowers on October 5, 1985, identified as Account Number 835710;

WHEREAS, in consideration of the loan the Borrowers executed a Promissory Note, Security Instrument (Mortgage/Deed of Trust) and other documents in favor of CHI;

WHEREAS, the Assuming Party desires to purchase the property from the Borrowers that secures the Borrower's Promissory Note with CHI, and desires to assume all rights and obligations contained in the Promissory Note, Security Instrument and other documents executed in connection with the loan;

WHEREAS, CHI changed its corporate and legal name to CMI;

WHEREAS, if the loan identified above has been sold to a third party investor, CMI has authority to process this assumption on investor's behalf (and references below to CMI are deemed to include the investor, as applicable);

AND WHEREAS, CMI desires to allow this purchase and assumption subject to the terms and conditions specified herein;

NOW THEREFORE, in consideration of the premises and the mutual covenants, promises and agreements hereinto contained CMI, Borrowers and Assuming Party (hereinafter referred to as the "Parties") hereto agree as follows:

1. Loan Assumption

1.1 The Assuming Party shall assume the rights, obligations and covenants of the Promissory Note, Security Instrument and other documents executed by Borrowers in connection with their loan, subject to the terms of this ASSUMPTION AGREEMENT.

1.2 The Borrowers shall be released from any liability under the Promissory Note, Security Instrument and any other documents executed by the Borrowers in connection with their loan.

2. Modification of Promissory Note

2.1 The unpaid principal balance owing as of the date of this assumption is Sixty-four thousand four hundred fifty-five and 50/100 Dollars (\$64,455.50).

2.2 The unpaid balance will bear interest at the rate of Ten and one quarter percent (10.25 %) per annum from the date of this assumption until the next interest rate adjustment provided for in the loan documents.

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Connie S. Benaych

2.3 The Assuming Party will pay the principal and interest in three hundred thirty-five (335) consecutive monthly installments of Five hundred eighty-nine and 03/100 Dollars (\$ 589.03) on the first day of each month beginning on January 1, 19 88, until the next interest rate adjustment. The entire indebtedness, if not sooner paid, shall be due and payable on November 2, 2015. Such installments shall be payable at Citicorp Mortgage, Inc. P. O. Box 14998, St. Louis, MO 63141 or such other place designated by the holder of the Promissory Note.

3. Security Interest

3.1 Nothing in this ASSUMPTION AGREEMENT shall be understood or construed to be a satisfaction or release, in whole or in part, of CMI's or Investor's security interest in the property identified in the Security Instrument.

4. Miscellaneous

4.1 Except as modified by the ASSUMPTION AGREEMENT, all other terms and conditions of the Promissory Note, Security Instrument, and other documents executed by the Borrowers in connection with their loan, and now assumed by the Assuming Party, shall remain in full force and effect.

4.2 This assumption shall not be deemed to be a waiver of CMI's or Investor's right to prohibit or restrict future assumptions of the loan that is the subject of this ASSUMPTION AGREEMENT. Any future assumptions shall be subject to CMI's or Investor's rights under the Promissory Note, Security Instrument and other documents, CMI's or Investor's credit policies, and any state or federal laws and regulations that govern such assumptions.

IN WITNESS WHEREOF, the Parties have executed this ASSUMPTION AGREEMENT as of the day and year first written above.

CITICORP MORTGAGE, INC. formerly known as
CITICORP HOMEOWNERS, INC.

BY: Debbie S. Morrow
Debbie S. Morrow, Staff Vice President
Representative of CMI

BORROWERS MEREDITH RELOCATION CORPORATION

BY: Maxine W. Gray
~~Donnie S. Bennett~~ Maxine Gray as Attorney-in-Fact
for Michael S. Leahey as Manager of Meredith
Relocation Corporation

ASSUMING PARTY

Robert D. Goldman
Robert D. Goldman
Betsy P. Goldman
Betsy P. Goldman

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CITICORP MORTGAGE, INC.

STATE OF MISSOURI)
COUNTY OF ST. LOUIS) SS

The foregoing instrument was acknowledged before me this 18th day of November, 1987, by Debbie S. Morrow, Staff Vice President as a representative of Citicorp Mortgage, Inc.

Patricia J. Schopp Patricia J. Watson
Notary Public

PATRICIA J. WATSON Patricia J. Schopp fka Patricia J. Watson
NOTARY PUBLIC - STATE OF MISSOURI
My Commission Expires: MAY 17, 1988
ST. LOUIS COUNTY

BORROWERS - see reverse side for Borrower Notary Acknowledgement

STATE OF)
COUNTY OF) SS

The foregoing instrument was acknowledged before me this ____ day of _____, 19____, by Connie S. Bennich

Notary Public

My Commission Expires:

ASSUMING PARTY

STATE OF)
COUNTY OF) SS

The foregoing instrument was acknowledged before me this 1 day of December, 1987, by Robert D. Goldman & Betsy P. Goldman

Susan C. [Signature]
Notary Public

My Commission Expires: 9/13/88

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State of Alabama
Jefferson County

I, the undersigned, a Notary Public in and for said county in said state, hereby certify that Maxine Gray, whose name as Attorney in Fact for Michael S. Leahey as Manager of Meredith Relocation Corporation is signed to the foregoing Assumption Agreement and who is known to me, acknowledged before me on this day that being informed of the contents of this Assumption Agreement, she in her capacity as such Attorney in Fact for Michael S. Leahey as Manager for Meredith Relocation Corporation executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand this the 1 day of December, 1987.

James A. Snowden, Jr.
NOTARY PUBLIC

9/13/88

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

1987 DEC -4 AM 11:32

James A. Snowden, Jr.
JUDGE OF PROBATE

RECORDING FEES

Recording Fee	\$ 10.00
Index Fee	1.00
TOTAL	\$ 11.00

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