

ASSUMPTION AGREEMENT

WITH RELEASE

Loan No. 434080-8

WHEREAS REGIONS MORTGAGE, INC., hereinafter referred to as "Lender",
loaned LORI A HINES

_____ hereinafter referred to as "Borrowers",
the sum of SEVENTY SIX THOUSAND Dollars

(\$76,000.00), as evidenced by note and mortgage dated 7/29/94 and recorded
in instrument no. #1994-24777 at Page _____ of the Probate Records of Shelby County, _____

WHEREAS, said Borrowers have sold said property to the undersigned Purchasers and said Purchasers desire to assume and agree to pay said indebtedness and perform all the obligations of Borrowers, and said Borrowers desire to be released from said obligations, and Lender is willing to accept said assumption and release said original borrowers:

THEREFORE, for and in consideration of the premises and other good and valuable considerations, the undersigned Purchasers hereby assume and agree to pay the indebtedness evidenced by said note and mortgage and perform all of the obligations

provided therein, it being agreed and understand that as of this date said indebtedness is Seventy Four Thousand
One and 21/100
One Hundred Forty Dollars (\$ 74,141.21), and that the interest rate shall be 6.87500 % per annum, and that

the monthly payments shall be made beginning the 1st day of December, 19 96
in the sum of as follows:

Principal and interest	\$ <u>499.27</u>
Accrued taxes	<u>17.32</u>
Accrued hazard insurance	<u>30.92</u>
FHA M.I. or P.M.I.	<u>43.07</u>
Total	<u>590.58</u>

per month, and that in all other aspects, all terms and conditions of said note shall remain in full force and effect, and Lender hereby releases and discharges said original Borrowers upon their personal obligation upon said indebtedness.

This assumption by said Purchasers is joint and several and shall bind them, their heirs, personal representatives, successors and assigns.

IN WITNESS WHEREOF, the parties have hereunto executed this instrument, this 19th day of
November 96
_____, 19____.

Lori A. Hines L.S.
LORI A HINES

Borrowers L.S.

Randall Lee Willoughby L.S.
RANDALL/WILLOUGHBY
Lee

Leah W. Willoughby L.S.
Purchasers
LEAH W WILLOUGHBY

Inst # 1996-42453

12/27/1996-42453
03:26 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 122.30

1996-42453

STATE OF Alabama)
)
Jefferson COUNTY)

I, the undersigned _____, a Notary Public in and for said
County, in said State, do hereby certify that LORI A HINES

_____, whose name(s) are signed to the foregoing
instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of said
instrument, they executed the same voluntarily on the day of the same bears date.

GIVEN under my hand and official seal this the 19 day of November, 19 96

Lorri J. Peterson
NOTARY PUBLIC

My commission expires: 6/5/00

STATE OF Alabama)
Jefferson)
_____ COUNTY)

12/27/1996-42453
03:26 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HEL 122.30

I, the undersigned _____, a Notary Public in and for said
County, in said State, do hereby certify that RANDALL LEE WILLOUGHBY and LEAH W. WILLOUGHBY

_____, whose name(s) are signed to the foregoing
instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of said
instrument, they executed the same voluntarily on the day of the same bears date.

GIVEN under my hand and official seal this the 19 day of November, 19 96

Lorri J. Peterson
NOTARY PUBLIC

My commission expires: 6/5/00

Regions Mortgage, Inc.

IN WITNESS WHEREOF, _____
has caused this instrument to be executed by the undersigned as its authorized representatives on the day hereinabove written.

BY: Marcia T. Johnson
ATTESTED: _____

AS ITS: Vice President
Regions Mortgage, Inc.

BY: Kenneth D. Daniel

AS ITS: Senior Vice President
Regions Mortgage, Inc.

STATE OF Alabama)
)
Montgomery COUNTY)

I, Carla C. Ferguson _____, a Notary Public in and for said
County, in said State, do hereby certify that Marcia T. Johnson

and Kenneth D. Daniel _____ are signed to the foregoing instrument
and who are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, they,
as such officers and with full authority, executed the same voluntarily for and as the act of said Corporation on the day the
same bears date.

GIVEN under my hand and official seal of office this 5th day of December, 19 96

Carla C. Ferguson
NOTARY PUBLIC

My commission expires: 3-18-97

Inst # 1996-42453