

State: **ALABAMA**

ASSUMPTION AND RELEASE AGREEMENT

This agreement is made January 31, 1997, between CHARLES RICHARD HELFRICK, A MARRIEDMAN

of 817 Zellmark Drive (Address), City of Birmingham,
 County of Jefferson, State of Alabama, herein referred to as
 Mortgagor/Seller, MUTUAL FEDERAL SAVINGS BANK of Birmingham, County of
Jefferson, State of Alabama, herein referred to as Mortgagee/Holder, and ROBERTA L. CORKILL, UNMARRIED AND
IM J. CORKILL, UNMARRIED of 3479 Mountainwood Drive (Address),
 City of Birmingham, County of Jefferson, State of Alabama,
 herein referred to as Purchaser/Assumptor.

THE PARTIES RECITE AND DECLARE THAT:

1. Seller is obligated and liable for the payment to Mortgagee of the debt evidenced by a
 mortgage (Mortgage/Security Deed/Deed of Trust) Note (hereinafter referred to as "the Note")
 in the sum of NINETY-ONE THOUSAND TWO AND NO/100'S Dollars (\$91,002.00), dated
April 29, 1994, and executed by **, which Note is secured
 by a mortgage (Mortgage/Security Deed/Deed of Trust), (hereinafter sometimes referred
 to as "Mortgage"), dated April 29, 1994, that was recorded on May 3,
 1994, in Instrument 1994-14344*** (O. R. Book, Mortgage Book, etc.), Page , in the office
 of Judge of Probate of Shelby County, State of Alabama,
 and Mortgagee now owns and holds such Note and Mortgage (Mortgage/Security Deed/Deed
 of Trust). **Angela S. Ploss and Husband Donald C. Ploss and Gloria A. Sproles, a married
woman.

2. Seller has sold and conveyed or is about to sell and convey to Purchaser(s) all of the real property
 described in such Mortgage, and both Seller and Purchaser have requested Mortgagee to release Seller(s)
 from liability under or on account of such Note and/or such Mortgage/Security Deed/Deed of Trust.

FOR the reasons set forth above and in consideration of the mutual conveyance and promises of the
 parties hereto, Seller, Mortgagee, and Purchaser covenant and agree as follows:

***Corrected mortgage recorded June 20, 1994 in Instrument 1994-19555; Assumption by Charles
 Richard Helfrick recorded June 21, 1995 SECTION ONE
 in Instrument 1995-16198 in the UNPAID BALANCE OF SECURED OBLIGATION
 Probate Office of Shelby County, Alabama.

All monthly installments of principal and interest provided by such Note to be paid on and after
FEBRUARY 1, 1997, are unpaid. Seller, Holder, and Assumptor hereby agree that the unpaid
 principal balance on said Note, as of JANUARY 1, 1997, is EIGHTY SEVEN THOUSAND NINE
HUNDRED THIRTY ONE AND 52/100 Dollars (\$87,931.52.)

SECTION TWO RELEASE FROM LIABILITY

Seller is hereby released from further liability under or on account of such Note and/or such
 Mortgage/Security Deed/Deed of Trust).

SECTION THREE ASSUMPTION OF LIABILITY

Purchaser agrees to assume the obligation evidenced by the Note, and to pay such Note in installments
 at the times, in the manner, and in all other respects as provided in such Note; to perform all of the
 obligations provided in such Mortgage and Note to be performed by Seller at the time, in the manner, and
 in all respects as therein provided; and to be bound by all the terms of such Mortgage/Security Deed/Deed
 of Trust and Note; all as though such Note and such Mortgage/Security Deed/Deed of Trust, and each of them,
 had originally been made, executed and delivered by Purchaser.

Except as modified herein, said Note is hereby ratified, approved and affirmed in all of its terms
 and conditions and shall remain in full force and effect as originally written.

SECTION FOUR NO IMPAIRMENT OF LIEN

All of the real property described in such mortgage (Mortgage/Security Deed/Deed
 of Trust) shall remain subject to the lien, charge or encumbrance of such Mortgage/Security Deed/Deed of
 Trust), and nothing herein contained or done pursuant hereto shall affect or be construed to affect the
 lien, charge or encumbrance of the Mortgage/Security Deed/Deed of Trust or the priority thereof over other
 liens, charges or encumbrances, or, except as herein otherwise expressly provided, to release or affect
 the liability of any other party or parties whomsoever who would now or who may hereafter be liable under
 or on account of such Note and/or such Mortgage/Security Deed/Deed of Trust.

It is the intention of the parties hereto that this instrument shall not constitute a novation and

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shall in no way adversely affect or impair the priority of Lender's mortgage
(Mortgage/Security Deed/Deed of Trust).

SECTION FIVE
INTERPRETATIONS

In this agreement, the singular number includes the plural and the plural number includes the singular. If this agreement is executed by more than one person, firm, corporation or other entity as purchaser, the obligations of each such person, firm, corporation, or other entity hereunder shall be joint and several.

SECTION SIX
LIMITATIONS

The right to please any statute of limitations as a defense to any obligations and demands secured by or mentioned in such Mortgage is hereby waived by Purchaser to the full extent permissible by law.

SECTION SEVEN
APPLICATION OF AGREEMENT

This agreement applies to, inures to the benefit of, and binds all parties hereto and their respective heirs, legatees, devisees and administrators, successors and assigns.

In witness whereof, the parties have executed this agreement on the day and year first above written.

Charles Richard Helfrick
Seller Charles Richard Helfrick

Seller

Roberta L. Corkill
Purchaser Roberta L. Corkill

Jim J. Corkill
Purchaser Jim J. Corkill

COLLATERAL MORTGAGE, LTD., AN ALABAMA LIMITED
PARTNERSHIP BY COLLAT INC., ITS CORPORATE
GENERAL PARTNER SERVICING AGENT FOR MUTUAL
FEDERAL SAVINGS BANK

Mortgagee

By: Kathleen Lupp
ASSISTANT Vice President KATHLEEN LUPP

STATE OF Alabama)
COUNTY OF Jefferson)

Before me Margaret McRee, a Notary Public for said State and County, personally appeared Charles Richard Helfrick, a married man

described in the foregoing Assumption and Release Agreement and who, being first duly sworn, state that they have executed the same as their free act and deed.

Witness my hand and Notarial Seal at office this 31st day of January, 1997.

Margaret McRee
Notary Public

My Commission Expires: 2-5-99

STATE OF Alabama)
COUNTY OF Jefferson)

Before me Margaret McRee, A Notary Public for said State and County, personally appeared Roberta L. Corkill, an unmarried woman and Jim J. Corkill, an unmarried man

described in the foregoing Assumption and Release Agreement and who, being first duly sworn, state that they have executed the same as their free act and deed.

Witness my hand and Notarial Seal at office this 31st day of January, 1997.

Margaret McRee
Notary
Inst # 1997-11314

My Commission Expires: 2-5-99

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

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11:25 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 HEL 14.50

Before me LINDA SUE KIZZIAH, A Notary Public for said State and County, personally appeared KATHLEEN CUPP ASSISTANT VICE PRESIDENT FOR COLLATERAL MORTGAGE, LTD., AN ALABAMA LIMITED PARTNERSHIP BY COLLAT INC., ITS CORPORATE GENERAL PARTNER** described in the foregoing Assumption and Release Agreement and who, being first duly sworn, state that they have executed the same as their free act and deed.

**** SERVICING AGENT FOR MUTUAL FEDERAL SAVINGS BANK**

Witness my hand and Notarial Seal at office this 31 day of January, 1997.

Linda Sue Kizziah
Notary LINDA SUE KIZZIAH

My Commission Expires: 7-14-99

Note: The above Assumption and Release Agreement must be signed by all parties named. All signatures must also be notarized/witnessed based on the state's requirements. (Additional notary acknowledgments, if necessary, can be typed and added as a page to this document.)