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01/13/2020 03:44:53 PM
ASSUMAGR 1/6

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

After Recording Mail To:

National Link
1000 Commerce Drive
Suite 300
Pittsburgh, PA 15275

Order# 100444965

Prepared By:

Tiara Green
PNC Mortgage a division of
PNC Bank, N.A.
3232 Newmark Drive
Miamisburg, OH 45342

Loan Assumption and Assignment of Escrow
Agreement
DOCUMENT TITLE

***Loan Assumption and Assignment of
Escrow Agreement
(With Release of Liability)***



Name of Applicant(s): Jeffrey S. Rease
Lesa Hymel Rease

Date: December 11, 2019
Loan #: 1320004267

Lender: PNC Bank, NA
3232 Newmark Drive, Miamisburg, OH 45342

Property Address: 1009 Fairfield Ln, Birmingham, AL 35242

In consideration of the mutual agreements of Purchaser and Seller as set forth below, and on condition that the lien of the mortgage referenced below is a valid, first lien on the property and that the execution of this agreement will not impair the lien of the mortgage, the parties agree as follows:

Assumption, Agreement of Purchaser(s):

For value received, I (we), the undersigned purchaser(s), do hereby assume and agree to pay the Mortgagee, its successors or assigns, the principal balance due as set forth below, under the mortgage above described, and all accrued interest thereon, at the time, in the manner and in all respects as provided in the note secured by said mortgage. All payments for whatever purpose under the said mortgage shall be made to PNC Bank, NA, as Mortgagee, or as the correspondent of or duly authorized servicer for the Mortgagee. I (we) further agree that the current status of the loan we are assuming is:

Principal Balance:	\$128,788.86
Interest Rate:	4.125%
Amount of Monthly Payment:	861.73
Next Payment Due Date:	January 1, 2020

I (we) do further covenant and agree to fully perform each and all of the covenants, agreements and obligations under the said mortgage and note on the part of the Mortgagor(s) to be performed, in the manner and the same extent as if I (we) had originally executed the said mortgage and note. The term "mortgage" as used herein shall include any mortgage deed, deed of trust, loan deed, or any other security instrument.

**Loan Assumption and Assignment of
Escrow Agreement
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Acknowledgement

I/We acknowledge receipt and understanding of this disclosure.

Jeffrey S. Rease

Applicant: Jeffrey S. Rease

12-19-19

Date

Lesa Hymel Rease

Applicant: Lesa Hymel Rease

12-19-19

Date

Applicant:

Date

Applicant:

Date

STATE OF ALABAMA)

) SS:

COUNTY OF SHELBY)

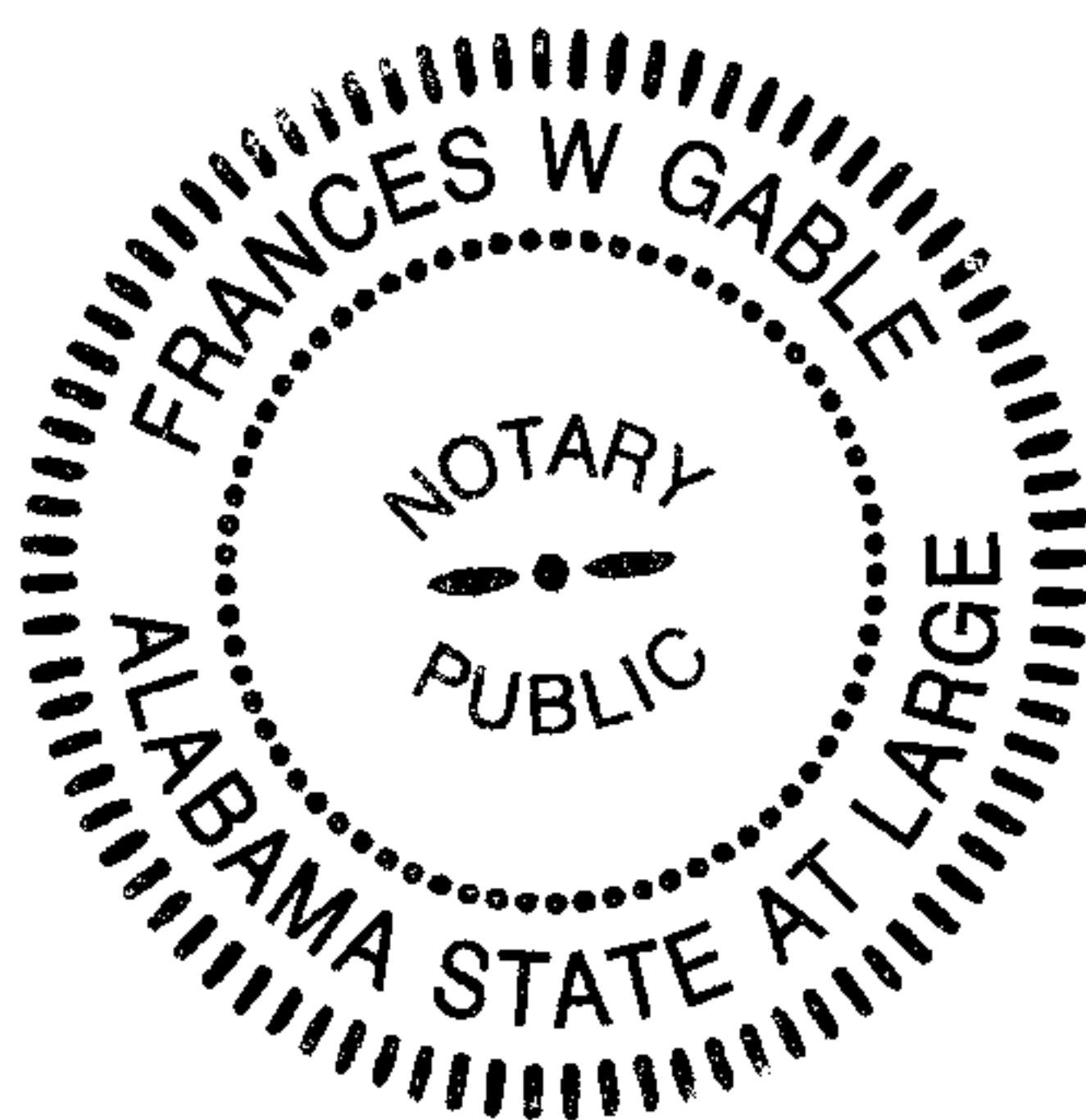
I, Frances W. Gable, a Notary Public in and for said county and state, do hereby certify that

Jeffrey S. Rease

Lesa Hymel Rease

personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal this 19 day of December 2019



Frances W. Gable

NOTARY PUBLIC

My commission expires April 29, 2023

**Loan Assumption and Assignment of
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Agreement of Mortgagor(s)

I (we), the undersigned Mortgagor(s), do hereby represent and warrant that the lien of the aforesaid mortgage held by Mortgagee is a first, valid and subsisting lien on the real property described in said mortgage; that the execution and delivery of this assumption agreement by the Purchaser(s) will not impair the lien of said mortgage; that the Mortgagor(s) have not done or suffered anything to be done that would adversely affect the priority, validity, or enforceability of the mortgage, or value of the Mortgagee's security.

I (we) do hereby assign to the Purchaser any and all interest whatsoever in any moneys heretofore or hereafter deposited with PNC Bank, NA for any purpose including, but without limitation to, the payment of real estate taxes and assessments, and hazard insurance premiums, if any.

It is understood that the liability of EDNA M. REASE, under the said Mortgage and Note secured thereby shall be released by the Mortgagee, PNC Bank, NA at such time as Jeffrey S. Rease, Lesa Hymel Rease, , assumes loan number 1320004267, and that a copy of this Release of Liability shall take effect with receipt of all required documents and fees necessary to complete the transaction.

Date 12-19-19

Seller

Edna M. Rease
EDNA M. REASE

Seller _____

STATE OF ALABAMA)

) SS:

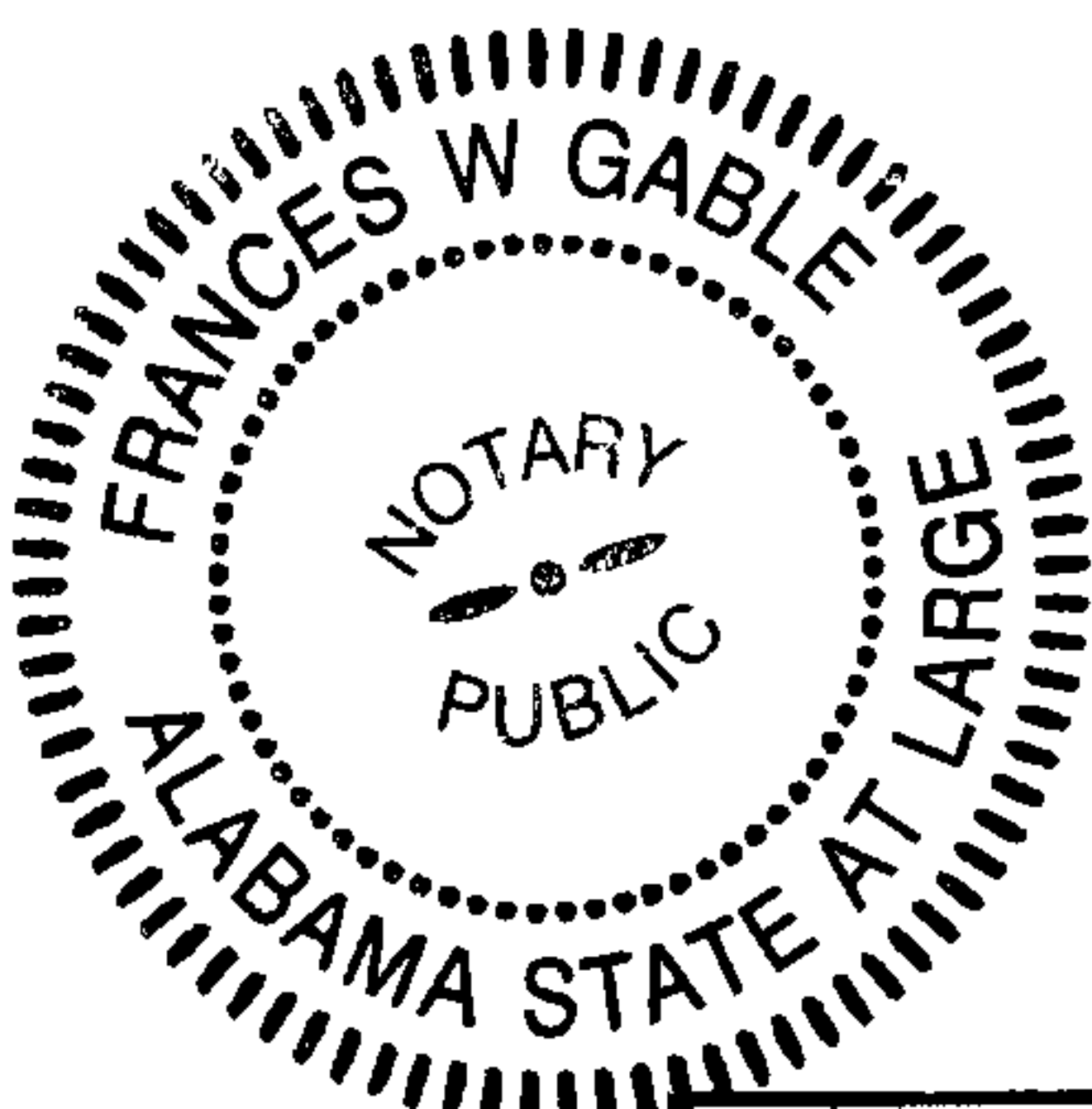
COUNTY OF SHELBY)

I, Frances W. Gable, a Notary Public in and for said county and state, do hereby certify that

EDNA M. REASE

personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal this 19 day of December 2019



Frances W. Gable

NOTARY PUBLIC

My commission expires April 29, 2023

Order Number 100444965

EXCEPTIONS: MORTGAGES / DEEDS OF TRUST

1. A mortgage to secure an indebtedness as shown below, and any other obligations secured thereby

Amount	:	\$135,000.00
Dated	:	5/2/2017
Mortgagor	:	JEFFREY S. REASE, LESA HYMEL REASE AND EDNA M. REASE
Mortgagee	:	MERS AS NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION
Recorded	:	5/3/2017
Instr No.	:	20170503000153630
		of Official Records

Loan # : 1320004267

Exhibit A

LEGAL DESCRIPTION

The following described property:

The following described Real Estate, lying and being in the County of Shelby, State of Alabama, to-wit:

Lot 22-124, according to the Survey of Highland Lakes, 22nd Sector, Phase II, an Eddleman Community, as recorded in Map Book 36, Page 94, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 and amended in Instrument #1996-17543 and further amended in Instrument# 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 22nd Sector, Phase II, recorded as Instrument No. 20060605000263860 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Being the same property conveyed from G.S. Masters, Inc., an Alabama corporation to Jeffrey S. Rease, Lesa Hymel Rease, and Edna M. Rease, for and during their joint lives and upon the death of either, then to the survivor of them, as described in deed Instrument No. 20170503000153620 dated 5/2/2017 and recorded 5/3/2017 in Shelby County Records.

Assessor's Parcel No: 09 2 09 0 012 051.000



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
01/13/2020 03:44:53 PM
\$37.00 CHERRY
20200113000018180

Allen S. Bayl