

SECOR Bank, Federal Savings Ba.
Corporate Office
201 Office Park Drive
P.O. Box 12087
Birmingham, Alabama 35202-2087
205-877-0200

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SECOR
BANK

January 26, 1990

Re: Loan No. 0004104626
Lot 3 & 4 Riverbend Trail Estates (10.09 Acres)
Raymond & Virginia Houserman

This is to confirm Secor's understanding that the borrowers may in the next few years request a partial release of mortgage, and said request for a partial release will be considered under the same conditions as are in place for other borrowers. The borrowers will need to furnish to Secor at the time of their request at least the following:

- 1) Updated appraisal of subject property
- 2) Updated survey of subject property clearly delineating which property is to be released.

A partial release may be granted by Secor provided that Secor has adequate substantiation that the value of the unreleased property would at that time be sufficient to support the remaining debt on the loan based on our original underwriting criteria.

Lot 3 and 4, Survey of Riverbend Trail Estates, as recorded in Map Book 13, Page 68, in the Probate Office of Shelby County, Alabama.

Barbara O'Cain
Barbara O'Cain

Vice President & Assistant General Counsel

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

90 APR 24 AM 8:40

JUDGE OF PROBATE

1. Deed Tax	\$	
2. Mtg. Tax	\$	
3. Recording Fee	\$	2.50
4. Indexing Fee	\$	3.00
5. No Tax Fee	\$	
6. Certified Fee	\$	1.00
Total	\$	6.50

2.50
4.00
1.00
7.50

Tr. K. Byrum