

WHEREAS, The undersigned, "Seller", is indebted to Lender under said Note and Mortgage and desires to sell said property to the undersigned "Borrower", said Mortgage requires that Lender consent in writing to such transfer, and

WHEREAS, the undersigned "Borrower" has received a copy of the original Note and Mortgage referred to above and has read said mortgage and borrower desires to purchase said real property and assume said indebtedness in accordance with the terms and conditions of the Note and Mortgage;

Borrower specifically assumes said indebtedness and agrees to personally perform and be bound by all the obligations and duties imposed by the Note and Mortgage (including any extensions and modifications thereto) to the same extent as if Borrower had executed them originally. Borrower hereby appoints Lender the agent and attorney-in-fact for Borrower to exercise the power of sale contained in the Mortgage. Said power and agency are coupled with an interest, are irrevocable by death or otherwise, and are cumulative to the remedies for collection of said indebtedness as provided by law.

Borrower hereby acknowledges that the monthly installments of principal and interest due under the terms of the Note are as shown above. Borrower further acknowledges that Lender has the right to require monthly deposits of taxes and insurance premiums as estimated by it from time to time, which deposits may be added to the principal and interest payments due under the Note. Any monies in the Seller's escrow account are to be transferred to the Borrower's escrow account.

SEE ATTACHED ADDENDUM (SEAL)
Borrower
SEE ATTACHED ADDENDUM (SEAL)
Borrower
SEE ATTACHED ADDENDUM (SEAL)
Borrower

This instrument was prepared by:

Addendum to Assumption Agreement

In Witness whereof, the undersigned have hereunto set their hands and seals this the
1st day of July, 1991.

William Fred Abel
Borrower

Lynn W. Abel
Borrower

Witness and signed this the 1st day of July, 1991.

My Commission expires:

Cindy Chandler
Notary Public

SEAL

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

91 JUL 15 AM 10:48

JUDGE OF PROBATE

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1. Deed Tax	—
2. Mfg. Tax	—
3. Recording Fee	— 5.00
4. Instrument Fee	— 3.00
5. No Tax Fee	— 1.00
6. Carleton Fee	—
Total	— 9.00