THIS INSTRUMENT WAS PREPARED BY: "MIKE T. ATCHISON, ATTORNEY AT LAW POST OFFICE BOX 822 COLUMBIANA, ALABAMA 35051

STATE OF ALABAMA SHELBY COUNTY

## ASSUMPTION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS:

That, whereas, on or about the 20th day of July, 1990, James D. Howard and wife, Brenda S. Howard, did execute that certain mortgage to Central State Bank, recorded in Real Record 301, Page 491, in Probate Office of Shelby County, Alabama; and

Whereas, James D. Howard and wife, Brenda S. Howard have simultaneously conveyed the property covered by said mortgage to Larry Kevin Brasher and wife, Tammy Howard Brasher, subject to the mortgage; and

Whereas, Central State Bank is willing to allow said Larry Kevin Brasher and wife, Tammy Howard Brasher to assume said mortgage.

NOW, THEREFORE in consideration of the premises set forth hereinabove, James D. Howard and wife, Brenda S. Howard, Larry Kevin Brasher and wife, Tammy Howard Brasher, and Central State Bank do hereby execute this agreement, as follows:

1. Purchasers herein agree to assume all the indebtedness under the mortgage and note referenced above and agree to pay as same shall become due according to the original terms and conditions thereof.

IN WITNESS WHEREOF, we have set our hands and seals, this 12th day of December, 1991.

Tammy Howard Grasher

. CENTRAL STATE BANK

William M. Schroeder, Sr., its President

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in I, the undersigned authority, a Notary Public, in and for said County, in I, the undersigned authority that James D. Howard, Brenda S. Howard, Larry E said State, hereby certify that James D. Howard, Brenda S. Howard, Larry Kevin F Brasher, and Tammy Howard Brasher, whose names are signed to the foregoing conveyance, and who are known to me acknowledged before me on this day, that, being informed of the contents of the instrument, they executed the same

voluntarily on the day the same bears date. Soluntarily on the day the same bears date. Siven under my hand and official seal, this 12th day of December, 1991.

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that William M. Schroeder, Sr., whose name as President of Central State Bank, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal, this 12th day of December, 1991.

**COMMISSION** EXPIRES JAN. 29, 1994

STATE OF ALA. SHELBY U I CERTIFY THIS MOTRUMENT WAS FILE

91 DEC 16 AM 8: 24

ببريران والمعافدة والمتكاريط أأواء البياد المتفاكات والم JUDGE OF PROBATE

1. Deed Tax	\$
2. Mtg. Tax	\$
<ol><li>Recording Fee</li></ol>	_\$2.50
4. Indexing Fee	\$3.00
5. No Tax Fee	<u> </u>
6 Certified Fee	\$7790
Inta?	\$ 6.50