

ASSUMPTION AGREEMENT

WITH RELEASE

Loan No. 3895844

WHEREAS REGIONS MORTGAGE INC., hereinafter referred to as "Lender",

loaned MARY J AND MARY BETH K MOSES

, hereinafter referred to as "Borrowers",

the sum of EIGHTY FOUR THOUSAND SEVEN HUNDRED SIXTY NINE Dollars

(\$ 84,769.00), as evidenced by note and mortgage dated 6/30/93 and recorded

in 1993-19865 at Page _____ of the Probate Records of Shelby County, Alabama**

WHEREAS, said Borrowers have sold said property to the undersigned Purchasers and said Purchasers desire to assume and agree to pay said indebtedness and perform all the obligations of Borrowers, and said Borrowers desire to be released from said obligations, and Lender is willing to accept said assumption and release said original borrowers:

THEREFORE, for and in consideration of the premises and other good and valuable considerations, the undersigned Purchasers hereby assume and agree to pay the indebtedness evidenced by said note and mortgage and perform all of the obligations

provided therein, it being agreed and understand that as of this date said indebtedness is Eighty-Two Thousand Eight

Three and 11/100ths Hundred Ninety- Dollars (\$ 82,893.11), and that the interest rate shall be 7.5 % per annum, and that

the monthly payments shall be made beginning the 1st day of November, 19 95 in the sum of as follows:

Principal and interest	\$ <u>592.72</u>
Accrued taxes	<u>28.42</u> Inst # <u>1995-31886</u>
Accrued hazard insurance	<u>33.84</u>
FHA M.I. or P.M.I.	<u>33.80</u> <u>11/06/1995-31886</u>
Total	<u>688.78</u> <u>135.25</u>

NOTARIAL CERTIFICATION
I, Shelby County Judge of Probate, do hereby certify that the foregoing is a true and correct copy of the original instrument filed for record in my office on this 11/06/1995 at 11:06 AM.

per month, and that in all other aspects, all terms and conditions of said note shall remain in full force and effect, and Lender hereby releases and discharges said original Borrowers upon their personal obligation upon said indebtedness.

This assumption by said Purchasers is joint and several and shall bind them, their heirs, personal representatives, successors and assigns.

IN WITNESS WHEREOF, the parties have hereunto executed this instrument, this 20th day of October, 19 95.

Mark J. Moses L.S.
Mark J. Moses

Jeffrey Tinch L.S.
Jeffrey Tinch

Mary Beth K. Moses L.S.
Mary Beth K. Borrowers

Linda Tinch L.S.
Linda Tinch Purchasers

STATE OF Alabama)
)
Shelby COUNTY)

I, Courtney H. Mason, Jr., a Notary Public in and for said
County, in said State, do hereby certify that Mark J. Moses and Mary Beth K. Moses

, whose name(s) are signed to the foregoing
instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of said
instrument, they executed the same voluntarily on the day of the same bears date.

GIVEN under my hand and official seal this the 20th day of October, 19 95

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES

NOTARY PUBLIC

My commission expires: 3/5/99

1995-31886

STATE OF Alabama)
)
Shelby COUNTY)

I, Courtney H. Mason, Jr., a Notary Public in and for said
County, in said State, do hereby certify that Jeffrey T. Tinch and Linda Tinch

, whose name(s) are signed to the foregoing
instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of said
instrument, they executed the same voluntarily on the day of the same bears date.

GIVEN under my hand and official seal this the 20th day of October, 19 95

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3/5/99

NOTARY PUBLIC

My commission expires: 3/5/99

1995-31886
05:21 PM CERTIFIED
NOTARY PUBLIC

IN WITNESS WHEREOF, Regions Mortgage, Inc.
has caused this instrument to be executed by the undersigned as its authorized representatives on the day hereinabove written

BY: Kenneth Daniel
ATTESTED:

AS ITS: Vice President
Regions Mortgage, Inc.

BY: Marcia T. Johnson
AS ITS: Vice President
Regions Mortgage, Inc.

STATE OF Alabama)
)
Montgomery COUNTY)

I, Amy S. Cherry, a Notary Public in and for said
County, in said State, do hereby certify that Kenneth Daniel

and Marcia T. Johnson are signed to the foregoing instrument
and who are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, they,
as such officers and with full authority, executed the same voluntarily for and as the act of said Corporation on the day the
same bears date.

GIVEN under my hand and official seal of office this 26th day of October, 19 95

Amy S. Cherry
NOTARY PUBLIC

My commission expires: 6/30/98