

USDA-FmHA  
Form FmHA 1965-15  
(Rev. 9-94)ASSUMPTION AGREEMENT  
Single-Family Housing Loan(s)Type of Loan 46-11-01  
☒ Sec. 502 ☒ Non Program ☐ Sec. 504

Public reporting for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Department of Agriculture, Clearance Officer, OIRM, AG Box 7630, Washington, D.C. 20250; and to the Office of Management and Budget, Paperwork Reduction Project (OMB No. 0575-0086), Washington, D.C. 20503. Please **DO NOT RETURN** this form to either of these addresses. Forward to FmHA only.

Case Number:

010500

This Agreement dated October 4, 1996, is between the United States of America, acting through the Farmers Home Administration (herein called the Government), and JANICE K. DOBKOWSKI, unmarried,(herein called Borrower), whose mailing address is 343 Atchison Road, Wilsonville AL 35186The Government is the holder of debt instrument(s) secured by the following described security instrument(s) executed by TERESA B. WILSONCase Number 01-59-422880468, on real property described therein which is located in SHELBY County, State of ALABAMA

Type Instrument	Date Executed	Office Where Recorded	Book/Volume/ Document Number	Page Number
46-12-01	3/21/90	Judge of Probate, Shelby County AL	Book 283	226

In consideration of the assumption of indebtedness as herein provided and the Government's consent to this assumption and related conveyance of the security property, if applicable, it is agreed as follows:

1. Borrower hereby assumes liability for and agrees to pay to the order of the Government at the office of the Farmers Home Administration shown below (or other location as may later be specified) the principal sum of THIRTY-SIX THOUSAND SEVEN HUNDRED FIFTY AND NO/100----- dollars (\$36,750.00) plus interest at the rate of SEVEN AND THREE-FOURTHS ----- percent (7-3/4 %) per annum, payable in installments as follows:

\$ 264.00 on November 4, 1996, and\$ 264.00 thereafter on the 4TH of each MONTHuntil the principal and interest are fully paid, except that the final installment of the entire indebtedness evidenced hereby, if not sooner paid, shall be due and payable THIRTY (30) years from the date of this Agreement.

2. Payments of principal and interest shall be applied in accordance with Farmers Home Administration's accounting procedures in effect on the date of receipt of the payment. Borrower agrees to pay late charges in accordance with Farmers Home Administration regulations in effect when a late charge is assessed.

3. The provisions of the debt instrument(s) hereby assumed shall, except as modified herein, remain in full force and effect, and Borrower hereby assumes the obligations of and agrees to comply with all covenants, agreements, and conditions contained in said instrument(s), as modified herein, as though Borrower had executed them as of the date thereof as principal obligor(s).

4. Provisions of the debt and security instrument(s) which require that the borrower occupy the FmHA-financed dwelling or graduate to another credit source do not apply to assumption on ineligible (Non Program) terms.

5. This Agreement is the subject to present regulations of the Farmers Home Administration and to its future regulations which are not consistent with the express provisions hereof.

(Co-signer)

UNITED STATES OF AMERICA  
FARMERS HOME ADMINISTRATIONBy Eddie Elliott  
EDDIE ELLIOTT  
Title Community Development ManagerDate 10/4/96FmHA County Office Address: 733 Logan Road, Clanton AL 35045

ORIGINAL - COUNTY OFFICE LOCKED FILE

Position 2

Janice K. Dobkowski  
JANICE K. DOBKOWSKI  
unmarried

Borrower

Former Borrower Released From  
Liability Inst # 1996-3370010/09/1996-33700  
12:36 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 HCD FmHA 1965-15 (Rev. 9-94)

COUNTY OF CHILTON )

My Commission Expires 4/22/2000