

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 April 28, 1998, Juan A. Mena and Cecilia M. Mena executed that certain mortgage to James R. Efferson and wife, Mavis Efferson evidenced by mortgage recorded as Instrument #1998-15354, in Probate Office of Shelby County, Alabama; and

Whereas, Juan A. Mena and Cecilia M. Mena have simultaneously herewith conveyed the property covered by said mortgage to Rafael Hernandez and wife, Anabel Hernandez, subject to the mortgage; and

Whereas, James R. Efferson and wife, Mavis Efferson, are willing to allow said Rafael Hernandez and wife, Anabel Hernandez to assume said mortgage.

NOW, THEREFORE in consideration of One Dollar and other good and valuable consideration the premises set forth hereinabove, Rafal Hernandez and wife, Anabel Hernandez 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.

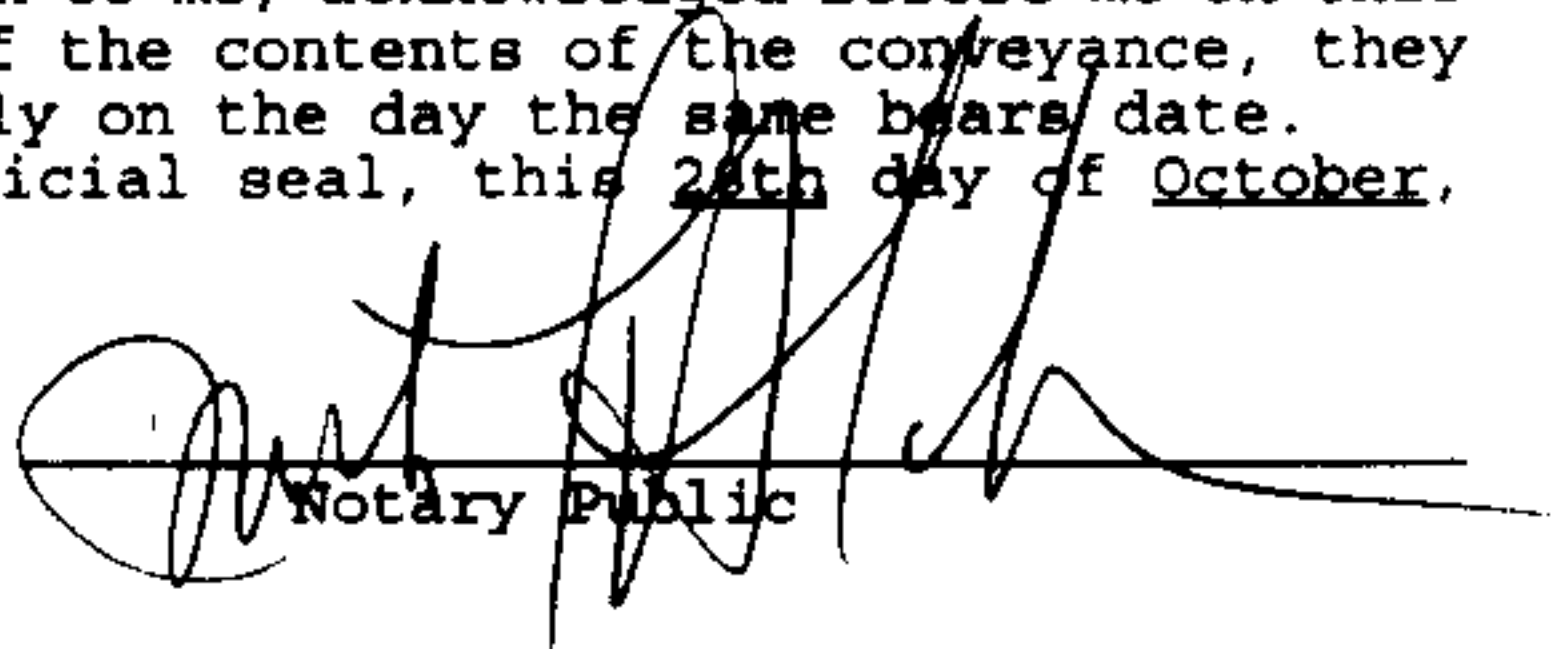
IN WITNESS WHEREOF, we have set our hands and seals this 28th day of October, 1998.

Rafael Hernandez
Rafael Hernandez

Anabel Hernandez
Anabel Hernandez

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that Rafael Hernandez and Anaabel Hernandez, 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 conveyance, they executed the same voluntarily on the day the same bears date. Given under my hand and official seal, this 28th day of October, 1998.


Notary Public

Inst # 1998-42675

10/30/1998-42675
08:08 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 9.30