

ASSUMPTION AGREEMENT

WITH RELEASE

Loan No. 4836474

WHEREAS REGIONS MORTGAGE, INC., hereinafter referred to as "Lender",
loaned LAURA A UNDERWOOD

_____, hereinafter referred to as "Borrowers",

the sum of EIGHTY EIGHT THOUSAND TWO HUNDRED SEVENTY Dollars

(\$ 88,270.00), as evidenced by note and mortgage dated 3/06/97 and recorded

in Inst. # 1997-07740 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 understood that as of this date said indebtedness is Eighty six thousand five
hundred thirty-eight and 01/100 86,538.01
Dollars (\$), and that the interest rate shall be 8.25 % per annum, and that

the monthly payments shall be made beginning the 1st day of September, 19 99
in the sum of as follows:

Principal and interest	\$ 663.15
Accrued taxes	66.06
Accrued hazard insurance	28.50
FHA M.I. or P.M.I.	
Total	757.71

STATE OF Alabama)
Jefferson COUNTY)

I, the undersigned authority, a Notary Public in and for said
County, in said State, do hereby certify that Laura A. Underwood and Brandy N. Henley

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 6th day of August, 19 99

Casper J. Clay
NOTARY PUBLIC

My commission expires: 4-8-2001

STATE OF _____)
_____)
_____ COUNTY)

I, _____, a Notary Public in and for said
County, in said State, do hereby certify that _____

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 _____ day of _____, 19 _____

NOTARY PUBLIC

My commission expires: _____

09/08/1999-37606
09:09 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

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: Laura J. Johnson AS ITS: Vice President

ATTESTED:

BY: Eunice Gaston AS ITS: Investor Accounting Officer

STATE OF Alabama)
Montgomery)
COUNTY)

I, Alison D. Uba, a Notary Public in and for said
County, in said State, do hereby certify that Marcia J. Johnson

and Eunice Gaston 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 23 day of August, 19 99

Alison D. Uba
NOTARY PUBLIC

My commission expires: MY COMMISSION EXPIRES 07/02/2003

Inst # 1999-37606