

ASSUMPTION AGREEMENT

WITH RELEASE

Loan No. 4559662

WHEREAS First Federal Bank, a Federal Savings Bank, hereinafter referred to as "Lender",
loaned Derek S. Anderson

hereinafter referred to as "Borrowers",

the sum of Eighty-five thousand seven hundred thirty-six and no/100 Dollars
(\$ 85,736.00), as evidenced by note and mortgage dated October 27, 1995 and recorded
Inst. No. 1995/31316
in _____ 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 thousand three hundred ten and 01/100
Dollars (\$ 80,310.01), and that the interest rate shall be 6.9900 % per annum, and that

the monthly payments shall be made beginning the 1 day of January, 1999
in the sum of as follows:

Principal and interest	\$ <u>570.14</u>
Accrued taxes	<u>29.84</u>
Accrued hazard insurance	<u>23.67</u>
FHA M.I. or P.M.I.	<u>33.56</u>
Total	<u>657.21</u>

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 17 day of
December, 19 99

Derek S. Anderson
DEREK S. ANDERSON

Jimmy Gregory Cunningham
JIMMY GREGORY CUNNINGHAM

Borrowers

Purchasers

Inst # 2000-03286

02/02/2000-03286
09:56 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NWS 12.00

STATE OF Alabama
Jefferson COUNTY)

I, the undersigned, a Notary Public in and for said
County, in said State, do hereby certify that Derek S. Anderson, 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 17 day of December, 19 99

[Signature]
NOTARY PUBLIC

My commission expires: 10/17/2000

STATE OF Alabama
Jefferson COUNTY)

I, the undersigned, a Notary Public in and for said
County, in said State, do hereby certify that Jimmy Gregory Cunningham, II, 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 17 day of December, 19 99

[Signature]
NOTARY PUBLIC

My commission expires: 10/17/2000

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

BY: Marcia S. Johnson

AS ITS: _____

ATTESTED:

BY: Eunice Gaston

AS ITS: _____

Inst # 2000-03286

02/02/2000-03286
09:56 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MS 12.00

STATE OF Alabama
Montgomery COUNTY)

I, Alison D. Upa, a Notary Public in and for said
County, in said State, do hereby certify that Marcia S. 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 31st day of December, 19 99

Alison D. Upa
NOTARY PUBLIC

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