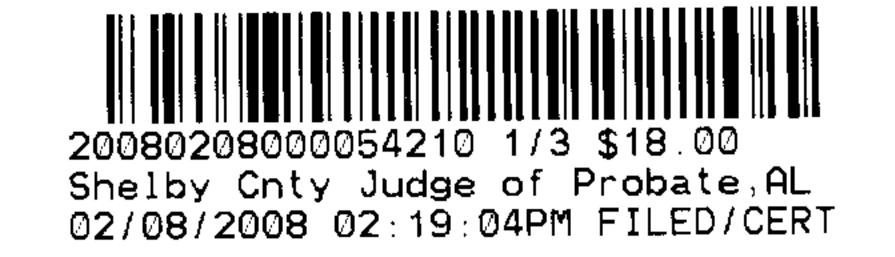
TO BE RECORDED



ASSUMPTION AGREEMENT WITH RELEASE OF LIABILITY

THIS AGREEMENT, made this 31st day JANICA T WILSON	y of October, 2007 by and among
	("Sellers"),
R SCOTT WILSON	("Purchasers").
WITNESSETH	
WHEREAS, Purchaser(s) has purchased from the	Seller(s) real property located at 309 WATERFORD
COVE TRAIL CALERA, AL 35040 instrument ("Security Instrument") dated Februa	as set forth in the security ry 17, 2003, which was recorded among the Land
instrument ("Security Instrument") dated Februa Records of Shelby County, State of	
	note ("Note") covered by the security instrument was
	781.00, payable in monthly installments of principal ommencing on the first day of April 1st,
	the first day of March 1st , 2033,
	outstanding balance of the Note as of the date hereof is
WHEREAS, Purchaser desires to assume and to a and conditions of the said note and security instrument.	gree to pay the indebtedness and to perform all of the terms
consideration, the receipt and sufficiency of which is her	and more dollars (\$1.00+) and other good and valuable eby mutually acknowledged, the parties agree as follows:
Note and agrees to keep and to perform all of the covens	edness evidenced by said Note according to the terms of the ants and conditions of the security instrument according to the rith the same force effect as though the Purchaser had been
2. Seller and Purchaser severally represents, warragainst enforcement of the said Note and security instruments hereby approved, ratified, and confirmed.	rant, and agree they have no offsets or defenses of any kind nent which shall remain and continue in full force and effect
3. Lender understands and agrees that by the exeliable to pay the indebtedness evidenced by the said Note	cution of this Agreement the Seller is no longer personally and is released from liability.
4. The liability of those signing this Agreement as	s Purchaser shall be joint and several.
instrument which evidences the indebtedness referred Agreement shall be construed to mean the mortgage, dindebtedness referred herein.	all be construed to mean the note, bond, or any other written herein. The words "Security Instrument" as used in the eed of trust or other written instrument which secured the
6. Whenever appropriate, the singular number sha	all include the plural and the plural number the singular.
IN WITNESS WHEREOF, intending to be legal and year first above written	ly bound, the parties have executed this Assignment the day
7X 1 100 1 100	
Seller: JANICA T WILSON	Purchaser: R SCOTT WILSON
Seller:	Purchaser:
MERS	RJ SEASER Assistant Vice President
$\mathbf{B}_{\mathbf{y}}$:	CitiMortgage, Inc.
RJ Seaser, Assistant Vice President	Consumer Direct Operations Calleria Officentre/Suite 300
	371Umeld, MJ 48034-8409
STATE OF Alabama	248-905-7028 SOF #RJ11149
COUNTY OF Jufferen	SS:
On this 31st day of October appeared R SCOTT WILSON	2007 , before me, the undersigned officer, personally
andJANICA T WILSON	(Borrowers)
	(Sellers),
known to me (or satisfactorily proven) to be the person(s and acknowledged that he/she/they executed the same for	s) whose name(s) is/are subscribed to within the instrument r the purposes therein contained.
IN WITNESS WHEREOF, I hereunto set my ha	
(SEAL)	MOTARY PUBLIC
	MY COMMISSION EXPIRES: [m 18, 2008]
15368.CV (1/06) 0770450164	

State of MICHIGAN

County of WAYNE

I, Manisha Shah, a Notary Public of the County and State aforesaid, certify that RJ Seaser, personally came before me this day and acknowledged that he is an Assistant Vice President of Citimortgage, Inc. and that he as Assistant Vice President, being authorized to do so, executed the foregoing instrument on behalf of the bank.

WITNESS my hand and official stamp or seal, the ______ day of October, 2007.

My commission expires:

MANISHA SHAH NOTARY PUBLIC WAYNE CO., MI MY COMMUSSION EXPIRES Dec 12, 2007

Notary Public

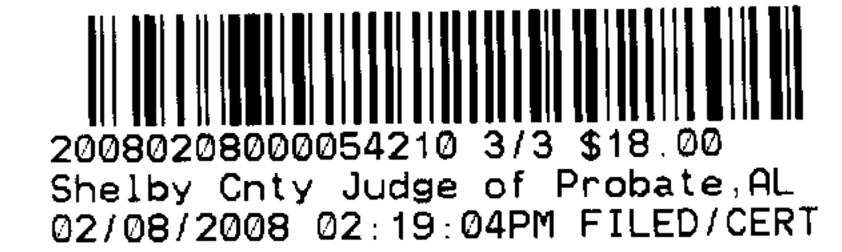
SEAL-STAMP

THIS CERTIFICATE MUST BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT

TITLE OF DOCUMENT: ASSUMPTION AGREEMENT WITH RELEASE OF LIABILITY

NUMBER OF PAGES:

DATE OF DOCUMENT: 10-31-0



LEGAL DESCRIPTION

LOT 743, ACCORDING TO THE SURVEY OF WATERFORD COVE-SECTOR 1, AS RECORDED IN MAP BOOK 28, PAGE 68, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

For Informational Purposes Only: 309 WATERFORD COVE TRAIL, CALERA, AL 65040

Reference #: 0770450164

Record Owner(s): JANICA T. WILSON

COUNTY: PARCEL ID: 22735004007000 BLOCK: LOT:

This Schedule A has been made accessible via our website for **review only** purposes. The final Schedule will be included with your Title Commitment. Any changes made to the Schedule which have not been sanctioned by our company will not be included in the title policy and therefore will not be insured.

TITLESERV, INC. CIC-2499510