

20191023000389570  
10/23/2019 09:24:25 AM  
ASSUMAGR 1/6

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(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

**After Recording Mail To:**

National Link  
1000 Commerce Drive  
Suite 300  
Pittsburgh, PA 15275

Order# 100425229

**Prepared By:**

Tiara Green  
PNC Mortgage a division of  
PNC Bank, N.A.  
3232 Newmark Drive  
Miamisburg, OH 45342

**Loan Assumption and Assignment of Escrow**  
**Agreement**  
**DOCUMENT TITLE**

# **Loan Assumption and Assignment of Escrow Agreement (With Release of Liability)**



Name of Applicant(s): DANIEL HULCHER

Date: September 13, 2019

Loan #: 1000117723

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Lender: PNC Bank, NA  
3232 Newmark Drive, Miamisburg, OH 45342

Property Address: 634 RIVERCHASE PKWY, HOOVER, AL 35244

In consideration of the mutual agreements of Purchaser and Seller as set forth below, and on condition that the lien of the mortgage referenced below is a valid, first lien on the property and that the execution of this agreement will not impair the lien of the mortgage, the parties agree as follows:

## **Assumption, Agreement of Purchaser(s):**

For value received, I (we), the undersigned purchaser(s), do hereby assume and agree to pay the Mortgagee, its successors or assigns, the principal balance due as set forth below, under the mortgage above described, and all accrued interest thereon, at the time, in the manner and in all respects as provided in the note secured by said mortgage. All payments for whatever purpose under the said mortgage shall be made to PNC Bank, NA, as Mortgagee, or as the correspondent of or duly authorized servicer for the Mortgagee. I (we) further agree that the current status of the loan we are assuming is:

Principal Balance:	\$124,385.23
Interest Rate:	3.000%
Amount of Monthly Payment:	1834.42
Next Payment Due Date:	October 1, 2019

I (we) do further covenant and agree to fully perform each and all of the covenants, agreements and obligations under the said mortgage and note on the part of the Mortgagor(s) to be performed, in the manner and the same extent as if I (we) had originally executed the said mortgage and note. The term "mortgage" as used herein shall include any mortgage deed, deed of trust, loan deed, or any other security instrument.

**Loan Assumption and Assignment of  
Escrow Agreement**



**(With Release of Liability)**

**Acknowledgement**

I/We acknowledge receipt and understanding of this disclosure.

*Daniel Hulcher*

9-24-19

Applicant: DANIEL HULCHER

Date

Applicant:

Date

Applicant:

Date

Applicant:

Date

STATE OF ALABAMA )

) SS:

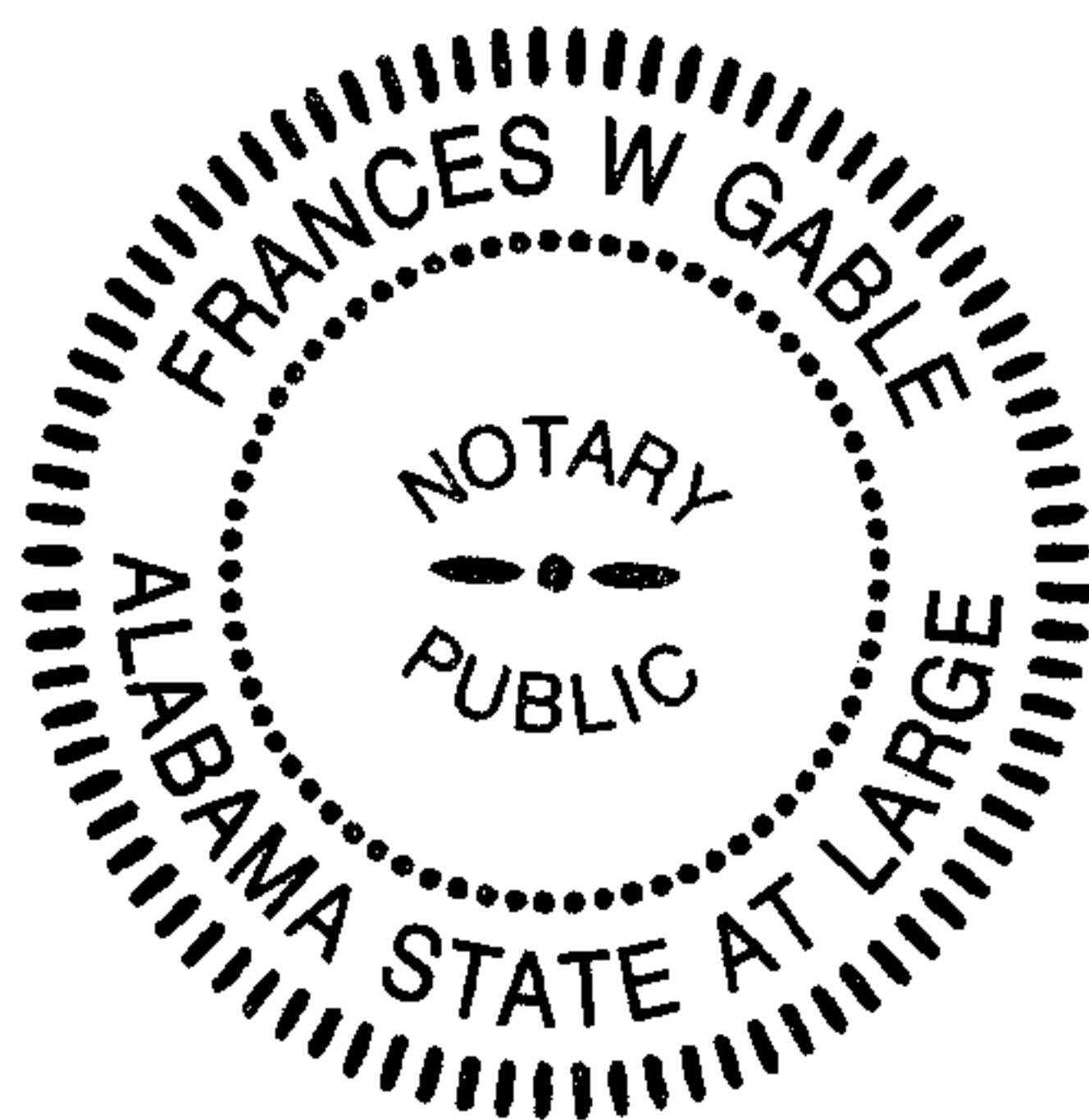
COUNTY OF SHELBY )

I, Frances W. Gable, a Notary Public in and for said county and state, do hereby  
certify that

DANIEL HULCHER

personally appeared before me this day and acknowledged the due execution of the  
foregoing instrument.

Witness my hand and official seal this 24 day of September 2019



*Frances W. Gable*  
Frances W Gable  
NOTARY PUBLIC

My commission expires April 29, 2023

**Loan Assumption and Assignment of  
Escrow Agreement**



**(With Release of Liability)**

**Agreement of Mortgagor(s)**

I (we), the undersigned Mortgagor(s), do hereby represent and warrant that the lien of the aforesaid mortgage held by Mortgagee is a first, valid and subsisting lien on the real property described in said mortgage; that the execution and delivery of this assumption agreement by the Purchaser(s) will not impair the lien of said mortgage; that the Mortgagor(s) have not done or suffered anything to be done that would adversely affect the priority, validity, or enforceability of the mortgage, or value of the Mortgagee's security.

I (we) do hereby assign to the Purchaser any and all interest whatsoever in any moneys heretofore or hereafter deposited with PNC Bank, NA for any purpose including, but without limitation to, the payment of real estate taxes and assessments, and hazard insurance premiums, if any.

It is understood that the liability of ANGELA HULCHER, under the said Mortgage and Note secured thereby shall be released by the Mortgagee, PNC Bank, NA at such time as DANIEL HULCHER, , assumes loan number [REDACTED] and that a copy of this Release of Liability shall take effect with receipt of all required documents and fees necessary to complete the transaction.

Date 9-24-19

Seller Angela Hulcher  
ANGELA HULCHER

Seller \_\_\_\_\_

STATE OF ALABAMA )

) SS:

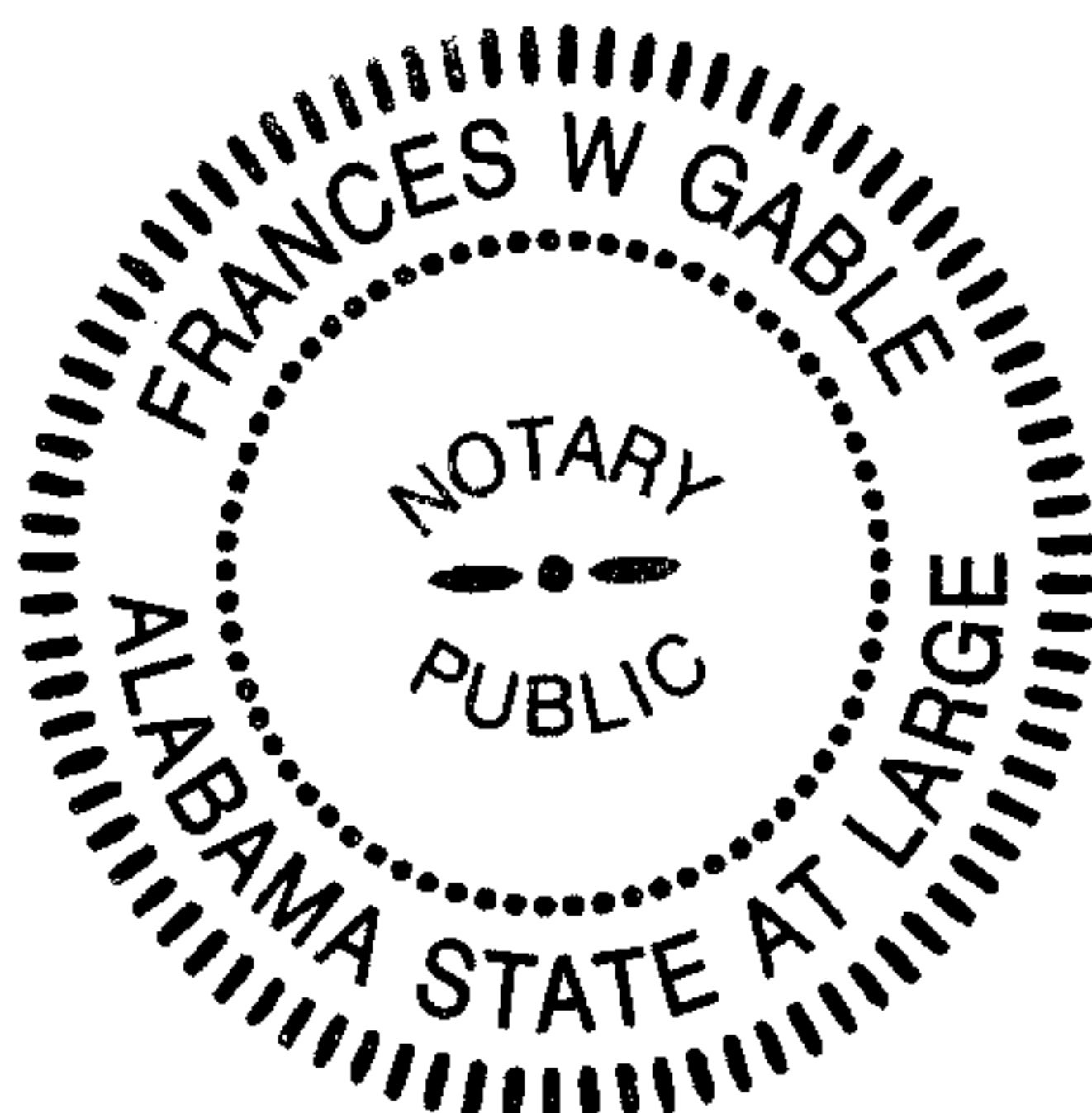
COUNTY OF SHELBY )

I, Frances W. Gable, a Notary Public in and for said county and state, do hereby certify that

ANGELA HULCHER

personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal this 24 day of September 2019



Frances W. Gable  
NOTARY PUBLIC

My commission expires April 29, 2023

**EXCEPTIONS: MORTGAGES / DEEDS OF TRUST**

1. A mortgage to secure an indebtedness as shown below, and any other obligations secured thereby

**Amount** : \$219,400.00  
**Dated** : 4/20/2012  
**Mortgagor** : DANIEL G. HULCHER AND ANGELA HULCHER  
**Mortgagee** : MERS AS NOMINEE FOR ALABAMA TELCO CREDIT UNION  
**Recorded** : 4/27/2012  
**Instr No.** : 20120427000145290  
of Official Records

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Loan # : 1000117723

## Exhibit A

### LEGAL DESCRIPTION

The following described property:

ALL THAT CERTAIN PARCEL OF LAND SITUATED, IN THE COUNTY OF SHELBY, STATE OF ALABAMA, BEING KNOWN AND DESIGNATED AS FOLLOWS:

LOT 10 ACCORDING TO THE SURVEY OF RIVERCHASE WEST, AS RECORDED IN MAP BOOK 6 PAGE 78, AND AMENDED MAP OF RIVERCHASE WEST, AS RECORDED IN MAP BOOK 6, PAGE 100 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

BEING THE SAME PROPERTY CONVEYED FROM ANGELA HULCHER, A SINGLE WOMAN, TO DANIEL G. HULCHER, AS DESCRIBED IN QUITCLAIM DEED, INST# 20190418000128650, DATED 04/18/2019, RECORDED 04/18/2019, IN SHELBY COUNTY RECORDS.

Assessor's Parcel No: 11 6 24 0 002 006.002



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
10/23/2019 09:24:25 AM  
\$37.00 CHERRY  
20191023000389570

*Allie S. Bayl*