

Requested by & Return to:
ServiceLink
1355 Cherrington Pkwy
Moon Twp, PA 15108

~~MOON TWP, PA 15108~~

This document was prepared by: Babylonia Paynado
PennyMac Loan Services, LLC
6101 Condor Drive
Moorpark, CA 93021

20029 78965

[Space Above This Line For Recording Date]

Loan No: 1002416722

MIN No: 100535817015559494
Case #: 011-7500801-703

RELEASE AGREEMENT

This Release Agreement ("Agreement") is made effective as of April 16, 2025 by and among Sarita Pradhan ("Released Party"), Marvin B Hopper aka Marvin Benson Hopper ("Retaining Borrower"), (collectively, Retaining Borrower and Released Borrower, shall be known as the "Borrowers"), and PennyMac Loan Services, LLC ("PennyMac").

RECITALS:

A. PennyMac is the holder of that certain Note the ("Note"), dated September 21, 2012 in the original principal amount of \$225,834.00 made by the Borrowers to MERS, Inc., as nominee for M and F Bank, Corporation ("Original Lender"), which Note evidences a loan ("Loan") made by Original Lender to the Borrowers. To secure the repayment of the Note, the Borrowers also executed and delivered a Mortgage/Deed of Trust (the "Security Instrument"), dated September 21, 2012 recorded on October 8, 2012 Instrument / Case No. 20121008000385150 in the official records of Shelby County, AL, having an address of 608 Brooks Ln, Hoover, AL 35244 granting a lien on the property described in the Security Instrument (the "Property"). The Borrowers are liable for the payment and performance of all of Borrowers' obligations under the Note, the Security Instrument and all other documents executed in connection with the Loan, (collectively, the "Loan Documents"). Each of the Loan Documents has been duly assigned or endorsed to PennyMac. The current servicer of the Loan is PennyMac.

Lender: PennyMac Loan Services, LLC
NMLS ID: 35953
Loan Originator: Elizabeth Garcia
NMLS ID: 1442435

B. The Borrowers acknowledge they are liable for the obligations under the Note and Security Instrument.

C. PennyMac has been asked to consent to the release of the Released Borrower's ownership interest in the Property to the Retaining Party (the "Transfer") and recognize the Retaining Borrower as the sole obligor of the obligations of the Borrowers, as well as a release of liability under the Note on the part of the Released Borrower.

D. PennyMac has agreed to consent subject to the terms and conditions stated below.

In consideration of the foregoing and the mutual covenants and promises set forth in this Agreement and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Borrowers and PennyMac agree as follows:

1. Retaining Borrower of Sole Liability for the Note. The Retaining Borrower accepts sole liability under the provisions of the Loan Documents.
2. Consent to Transfer. PennyMac hereby consents to the Transfer and acknowledges that the Retaining Borrower accepts all of the obligations of the Borrowers under the Loan Documents, subject to the terms and conditions set forth in this Agreement. PennyMac's consent to the Transfer is not intended to be and shall not be construed as a consent to any subsequent transfer which requires the Lender's consent pursuant to the terms of the Security Instrument.
3. Release of Released Borrower. PennyMac hereby releases Sarita Pradhan, the Released Borrower, from all of its obligations under the Loan Documents.
4. Real Property Records. The Borrowers are responsible for maintaining and updating the real property records of the County in which the Property is located to reflect the current ownership of the Property. The Borrowers acknowledge the failure to update real property records may result in the Released Borrower continuing to be identified as an owner or debtor in public records, which may have adverse consequences to the Released Borrower.

5. Miscellaneous.

(a) This Agreement shall be construed according to and governed by the laws of the jurisdictions in which the Property is located without regard to its conflicts of law principles.

(b) If any provision of this Agreement is adjudicated to be invalid, illegal or unenforceable, in whole or in part, it will be deemed omitted to that extent and all other provisions of this Agreement will remain in full force and effect.

(c) No change or modification of this Agreement shall be valid unless the same is in writing and signed by all parties hereto. However, the signature of the Released borrower will no longer be necessary for any change or modification of the underlying Loan or Security Instrument.

(d) The captions contained in this Agreement are for convenience of reference only and in no event define, describe or limit the scope or intent of this Agreement or any of the provisions or terms hereof.

(e) This Agreement shall be binding upon and inure to the benefit of the parties and their respective heirs, legal representatives, successors and assigns.

(f) This Agreement may be executed in any number of counterparts with the same effect as if all parties hereto had signed the same document. All such counterparts shall be construed together and shall constitute one instrument, but in making proof hereof it shall only be necessary to produce one such counterpart.

(g) THIS WRITTEN AGREEMENT AND THE OTHER LOAN DOCUMENTS, AS AMENDED, REPRESENT THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date first above written.

RETAINING BORROWER:

Marvin B Hopper (Signature)

Name: Marvin B Hopper aka Marvin Benson Hopper

Date: 4/16/25

STATE OF AL

COUNTY OF Shelby

Personally appeared before me, the undersigned authority in and for the said County and State, on this 16 day of April, 2025, within my jurisdiction, the within named

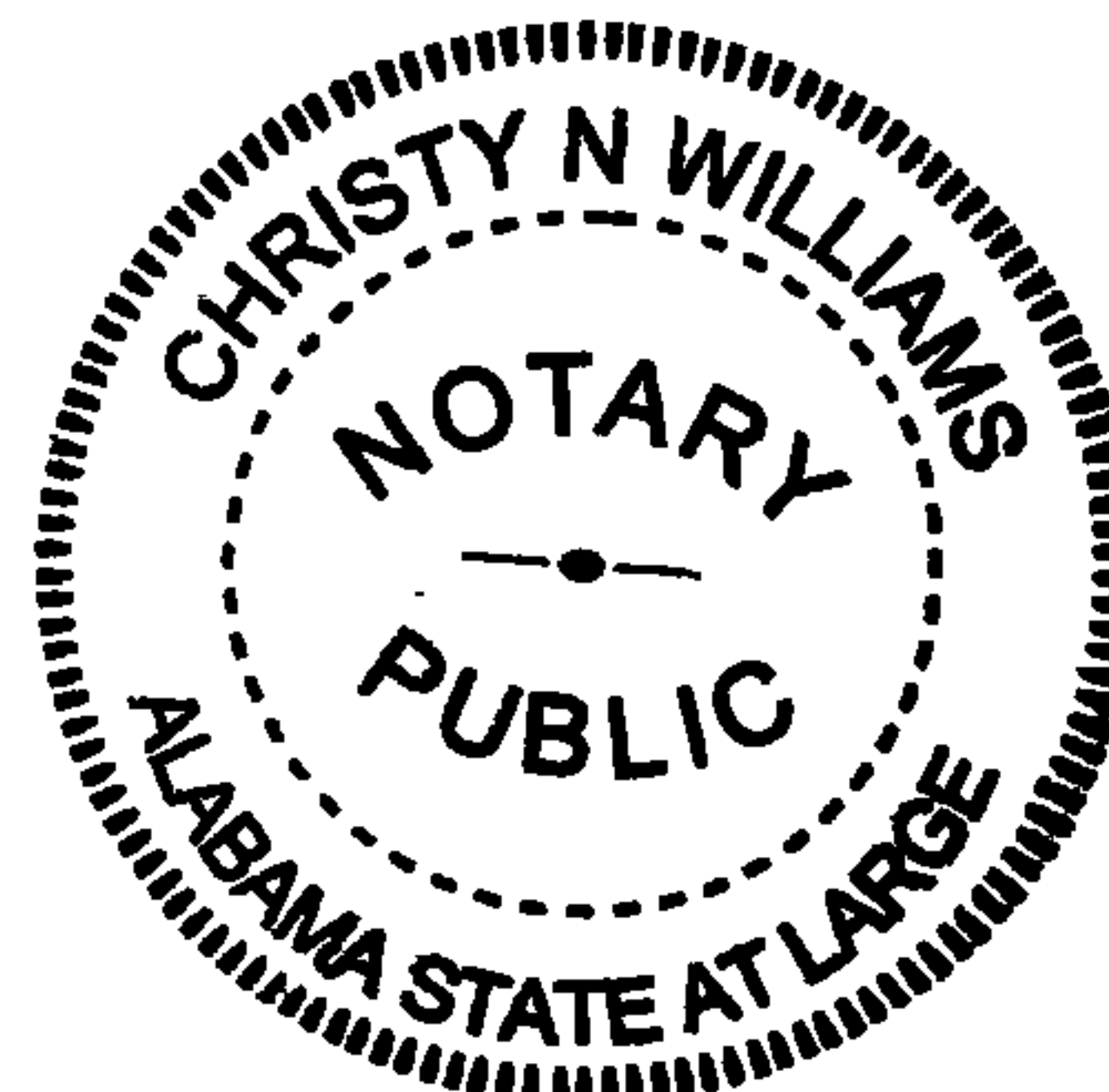
Marvin B. Hopper
who acknowledged that he/she/they signed, delivered and executed the above and foregoing agreement.

SWORN AND SUBSCRIBED BEFORE ME, THIS THE 16 DAY OF April, 2025.

Chnu

NOTARY PUBLIC

My Commission Expires: 1/15/29



Lender: PennyMac Loan Services, LLC
NMLS ID: 35953
Loan Originator: Elizabeth Garcia
NMLS ID: 1442435

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date first above written.

RELEASED PARTY:

 (Signature)

Name: Sarita Pradhan

Date: 04 / 16 / 2025

STATE OF Alabama

COUNTY OF St. Clair

Personally appeared before me, the undersigned authority in and for the said County and State, on this 16 day of April, 2025, within my jurisdiction, the within named Sarita Pradhan

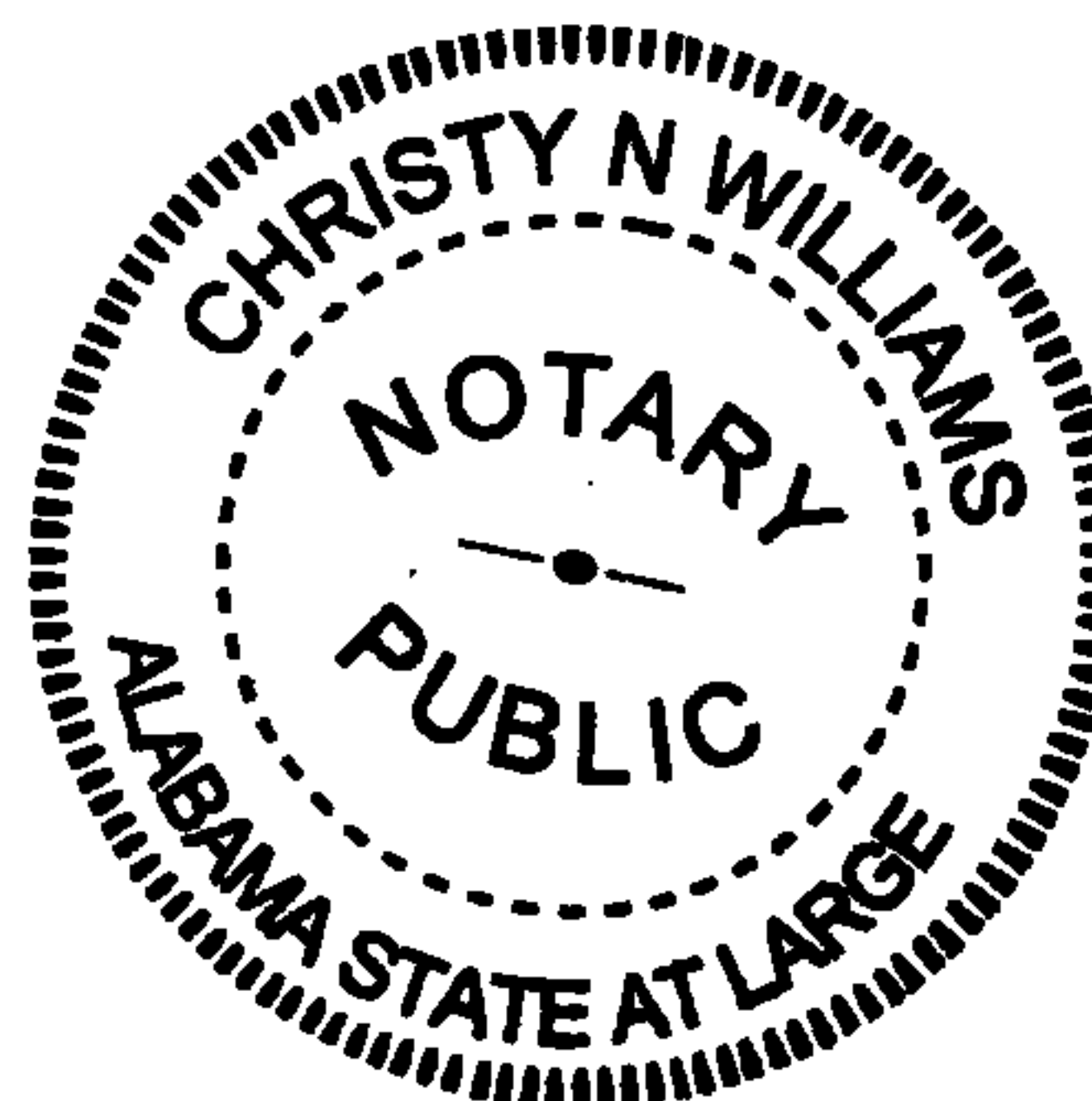
who acknowledged that he/she/they signed, delivered and executed the above and foregoing agreement.

SWORN AND SUBSCRIBED BEFORE ME, THIS THE 16 DAY OF April, 2025.



NOTARY PUBLIC

My Commission Expires: 11/15/29



Lender: PennyMac Loan Services, LLC
NMLS ID: 35953
Loan Originator: Elizabeth Garcia
NMLS ID: 1442435

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date first above written.

PENNYMAC LOAN SERVICES, LLC

By: _____

Name: Marianne Campbell

Title: Vice President

Date: APR 22 2025

STATE OF _____

COUNTY OF _____

Personally appeared before me, the undersigned authority in and for the said County and State, on this _____ day of _____, 2025, within my jurisdiction, the within named

_____ who acknowledged that he/she/they signed, delivered and executed the above and foregoing agreement.

SWORN AND SUBSCRIBED BEFORE ME, THIS THE _____ DAY OF _____, 2025.

NOTARY PUBLIC

SEE ATTACHED

~~My Commission Expires: _____~~

Lender: PennyMac Loan Services, LLC

NMLS ID: 35953

Loan Originator: Elizabeth Garcia

NMLS ID: 1442435

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of Ventura

On 4/22/2025 before me, Raymond River Navarro , Notary Public
(insert name and title of the officer)

personally appeared Marianne Campbell,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are
subscribed to the within instrument and acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

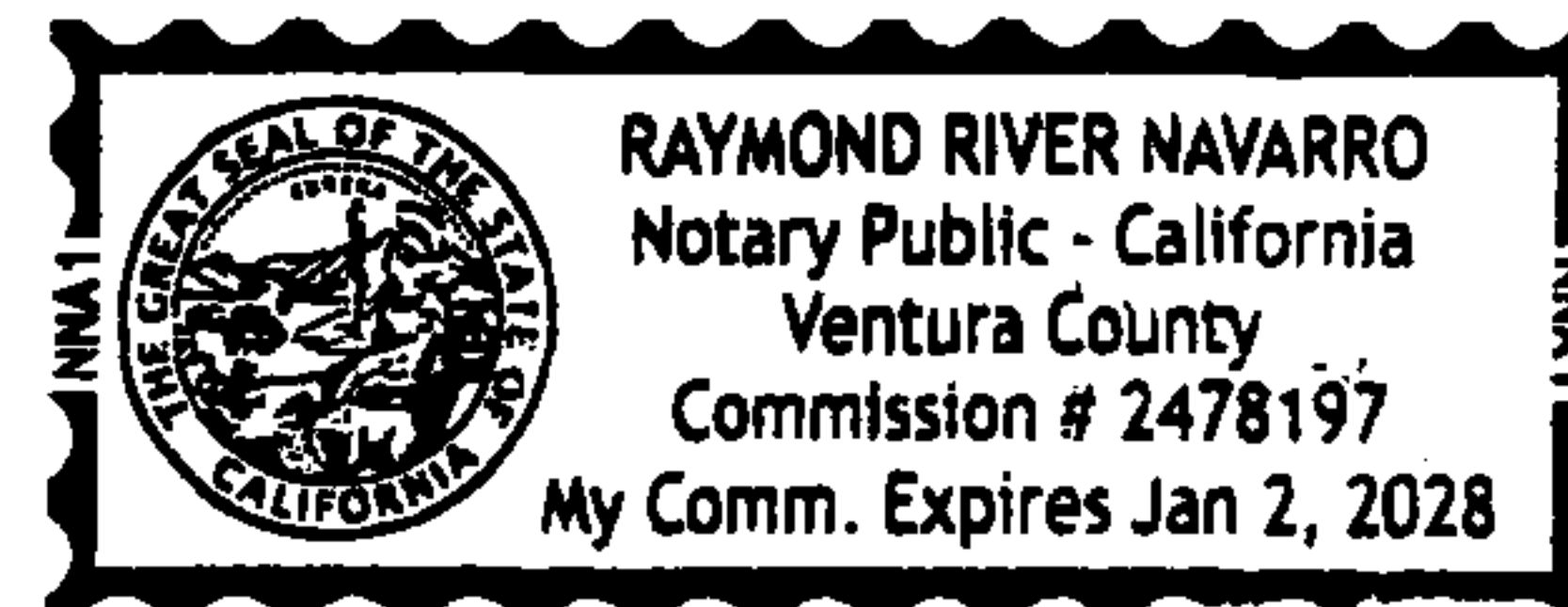
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing
paragraph is true and correct.

WITNESS my hand and official seal.

Signature



(Seal)



Order No.: 2002978965

**LEGAL DESCRIPTION
EXHIBIT "A"**

The following described property:

SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA.

LOT 10, ACCORDING TO THE AMENDED MAP OF THE HIGHLANDS, 1ST SECTOR, AS
RECORDED IN MAP BOOK 19, PAGE 132, IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA;
BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SOURCE OF TITLE: DEED INSTRUMENT NO. 20121008000385140.

Assessor's Parcel No: 104170001011025



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
05/07/2025 02:17:23 PM
\$45.00 JOANN
20250507000138230

Allen S. Bayl