

AFTER RECORDING RETURN TO:

Prepared By: Jo Ellen Alevy
Citizens Bank, N.A.
10561 Telegraph Road
VAM445
Glen Allen, VA 23059-9000

[Space Above This Line for Recording Data]

August 19, 2024
MIN# 1013456 2112130004 3
V.A. Case Number: 22-22-6-0820817

Loan Number: 8106499075
MERS# 1-888-679-6377

Mortgage Electronic Registration Systems, Inc.
P.O. Box 2026
Flint, MI 48501-2026

24548458
CB

ASSUMPTION AGREEMENT

This AGREEMENT, made as of August 19, 2024, by Amanda Simmons Duty and Jonathan Michael Duty (the "Assuming Borrowers"), Citizens Bank, N.A. (the "Lender"), and Mortgage Electronic Registration Systems, Inc., as Mortgagee, as Nominee for Avadian Credit Union, its successors and assigns ("MERS")

RECITALS

1. Citizens Bank, N.A. is the owner and holder of a certain Promissory Note dated January 24, 2022, made by James Gregory Hernandez and Heather LeAnn Hernandez (the "Original Borrowers") in the original principal amount of \$930,000.00 (the "Note").
2. Said Note is secured by the lien of a certain Mortgage made by James Gregory Hernandez and Heather LeAnn Hernandez, Husband and Wife, to Mortgage Electronic Registration Systems, Inc., as Mortgagee, as Nominee for Avadian Credit Union, its successors and assigns ("MERS") dated January 24, 2022, and recorded on January 25, 2022, in the official records of the Shelby County Recorder's Office located in the State of Alabama as Document ID: 20220125000034110 securing that certain real estate property known as: 253 Cahaba Oaks Trl, Indian Springs, Alabama 35124-3334 and described with particularity in said Security Instrument as: *SEE ATTACHED EXHIBIT A (the "Property")

Parcel ID Number: 10-8-28-0-003-013.000

3. Amanda Simmons Duty and Jonathan Michael Duty both wish to assume the obligations of the Note and the Mortgage with the consent of the Lender.

Now, THEREFORE, it is agreed as follows:

1. The Assuming Borrowers agree to pay and assume any and all obligations of the Original Borrower in accordance with the terms of said Note and Mortgage which have an unpaid principal balance of \$877,020.88 as of this date.
2. The Lender hereby consents to the assumption of the Original Borrower's obligation under the Note and the Mortgage in accordance with the terms of this Agreement and In Witness Whereof these signatures as of the day and date above.

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Assuming Borrower(s)

BY SIGNING BELOW, The Assuming Borrower(s) accept(s) and agree(s) to the terms and covenants contained in the original Security Instrument, and in any Rider executed by the Original Borrower and recorded with it.

Amanda Simmons Duty
Amanda Simmons Duty

Jonathan Michael Duty
Jonathan Michael Duty

Witness Signature

Jeremy Drew Taylor
Witness Printed Full Name

Witness Signature

Wendy Meredith Bradshaw
Witness Printed Full Name

Reminder: the witness above may not be the same person notarizing the document.

State of ALABAMA,

City/County of JEFFERSON,

The foregoing instrument was acknowledged before me by Amanda Simmons Duty + Jonathan Michael Duty known to me (or satisfactorily proven) to be the person(s) whose names is/are subscribed to the within instrument and acknowledged that he/she/they executed the same for the purposes herein contained this 30th day of August 2024

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My commission expires: Michelle Earle
Notary:




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Lender: Citizens Bank, N.A.


Witness Signature


Mary W Scott, Vice President
Citizens Bank, N.A.


Witness Printed Name

Mortgage Electronic Registration Systems, Inc., as Mortgagee, as
Nominee for Avadian Credit Union, its successors and assigns ("MERS")


Mortgage Electronic Registration
Systems, Inc.
Mary W Scott, Vice President

Commonwealth of Virginia

County of Henrico

The foregoing instrument was acknowledged before me by MARY W SCOTT,
VICE PRESIDENT, CITIZENS BANK, N.A. known to me (or satisfactorily
proven) to be the person(s) whose names is/are subscribed to the within
instrument and acknowledged that he/she/they executed the same for the
purposes herein contained this 8th day of April 2025

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My commission expires: 03/31/2029

Notary: 
Matty Salazar

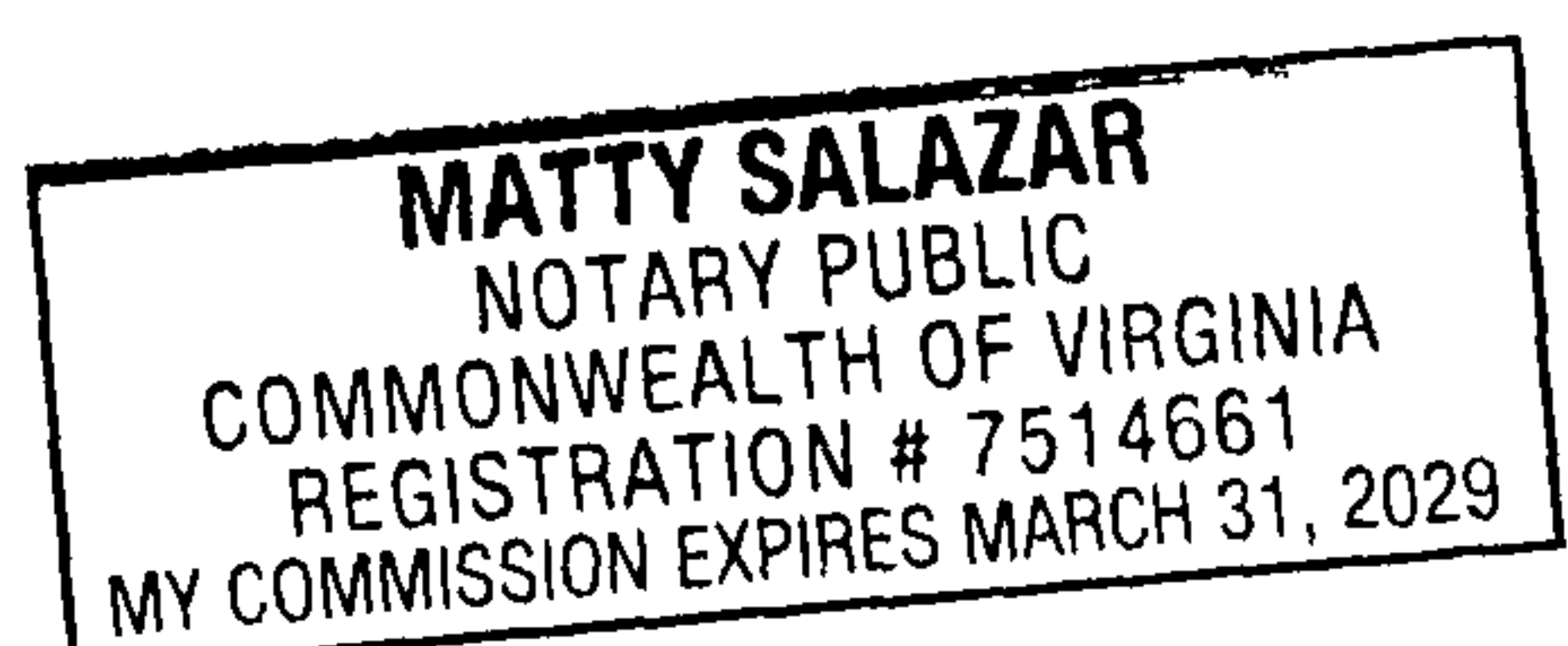


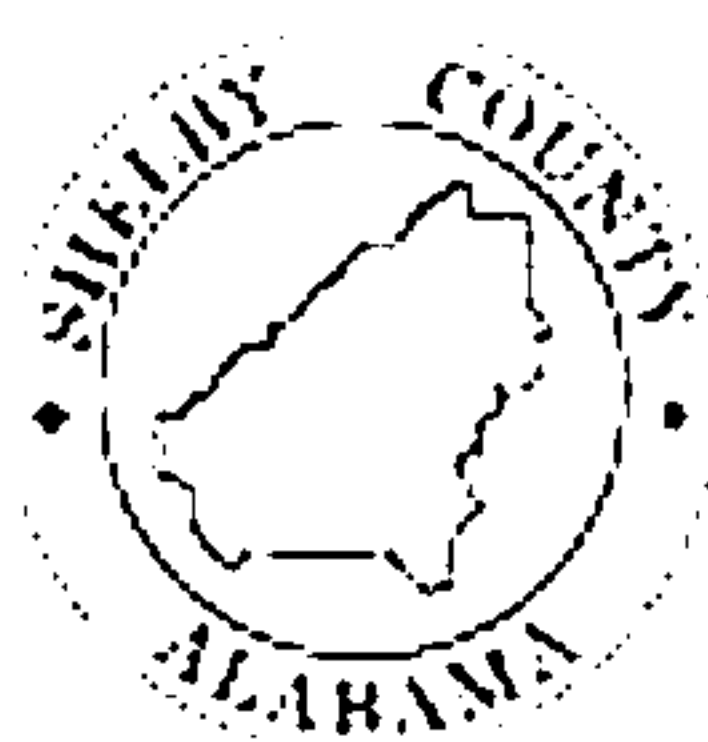
EXHIBIT "A"

LEGAL DESCRIPTION

Lot 13, according to the Survey of Cahaba Oaks, as recorded in Map Book 18, Page 141, in the Probate Office of Shelby County, Alabama.



CT-21-02530



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
09/17/2025 02:05:38 PM
\$32.00 KELSEY
20250917000286110

