

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]

September 28, 2024

MIN# 1009553 1000244564 7

F.H.A Case Number: 011-9652526-703

Loan Number: 8105428133

MERS# 1-888-679-6377

Mortgage Electronic Registration Systems, Inc.

P.O. Box 2026

Flint, MI 48501-2026

ASSUMPTION AGREEMENT

250652436
-CB

This AGREEMENT, made as of September 28, 2024, by Taylor Renee Cater and James Frederick Hester (the "Assuming Borrowers"), Citizens Bank, N.A. (the "Lender"), and Mortgage Electronic Registration Systems, Inc., as Mortgagee, as Nominee for FirstBank, its successors and assigns ("MERS")

RECITALS

1. Citizens Bank, N.A. is the owner and holder of a certain Promissory Note dated April 30, 2021, made by Taylor Renee Cater and Michael Ryan Durham (the "Original Borrowers") in the original principal amount of \$334,507.00 (the "Note").
2. Said Note is secured by the lien of a certain Mortgage made by Taylor Renee Cater And Michael Ryan Durham, Wife And Husband, to Mortgage Electronic Registration Systems, Inc., as Mortgagee, as Nominee for FirstBank, its successors and assigns ("MERS") dated April 30, 2021, and recorded on May 30, 2021, in the official records of the Shelby County Clerk Probate Office located in the State of Alabama as Instrument Number 20210503000217090 securing that certain real estate property known as: 4018 Camellia Ridge CV, Pelham, Alabama 35124 and described with particularity in said Security Instrument as: *SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A" (the "Property")

APN #: 13-1-02-4-001-001.010
3. Michael Ryan Durham and Taylor Renee Durham A/K/A Taylor Renee Cater were Divorced on January 9, 2024, and Taylor Renee Cater was awarded all rights, title, and interest of said property.
4. Both Taylor Renee Cater and James Frederick Hester wish to assume the obligations of the Note and the Mortgage with the consent of the Lender.

Now, THEREFORE, it is agreed as follows:

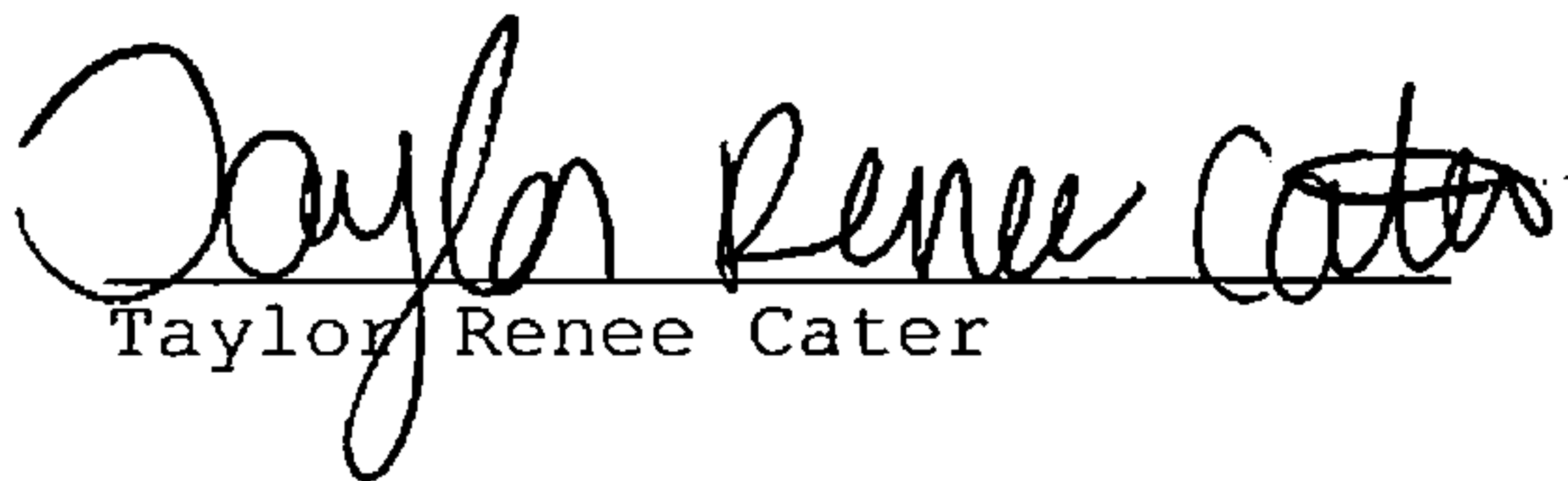
1. The Assuming Borrowers agree to pay and assume any and all obligations of the Original Borrowers in accordance with the terms of said Note and Mortgage, which have an unpaid principal balance of \$305,896.92 as of this date.
2. The Lender hereby consents to the assumption of the Original Borrower's 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.

September 28, 2024
MIN# 1009553 1000244564 7
F.H.A Case Number: 011-9652526-703

Loan Number: 8105428133
MERS# 1-888-679-6377

Assuming Borrower(s)


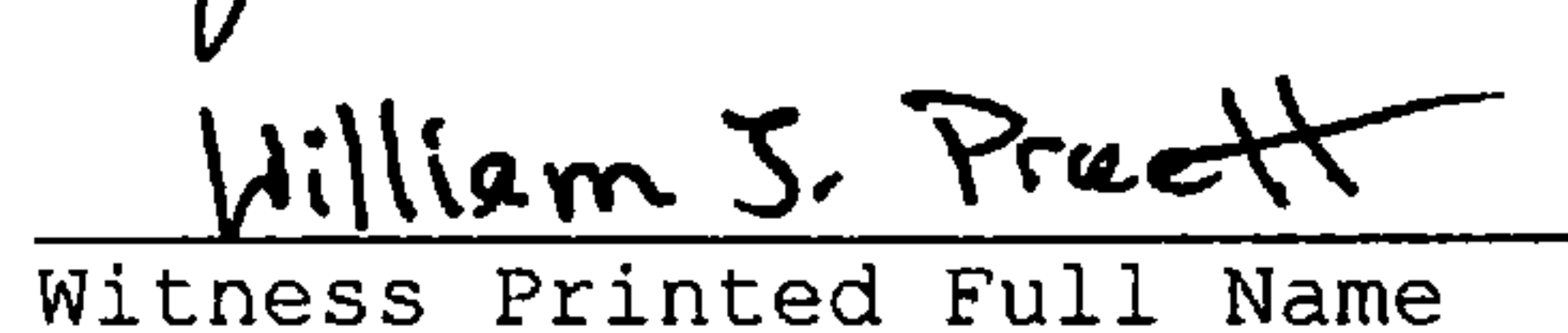
BY SIGNING BELOW, The Assuming Borrower(s) accept(s) and agree(s) to the terms and covenants contained in the original Security Instrument, and in any Rider executed by the Original Borrower and recorded with it.


Taylor Renee Cater


James Frederick Hester


Witness Signature

Witness Printed Full Name


Witness Signature

Witness Printed Full Name

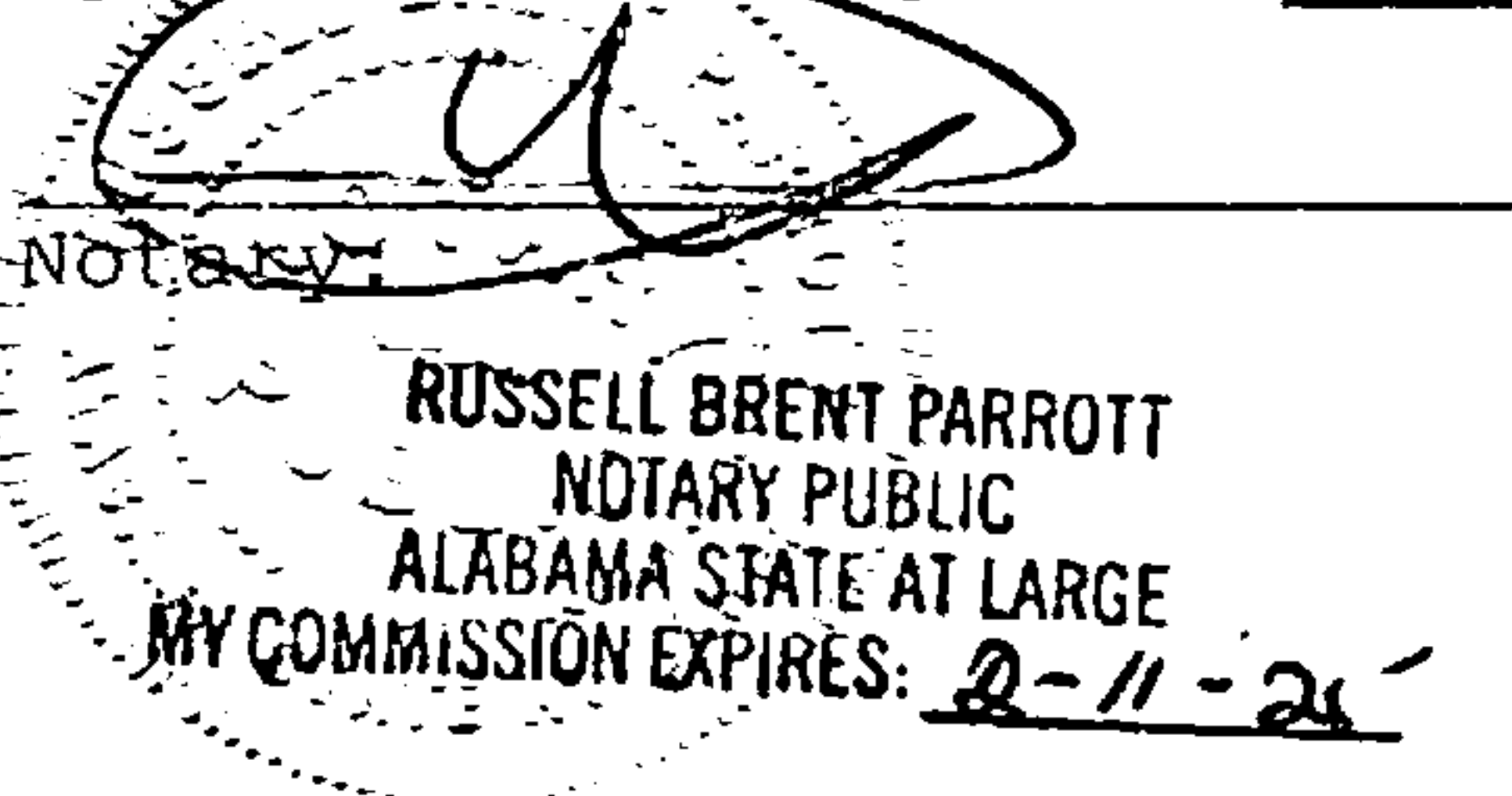
Reminder: the witness above may not be the same person notarizing the document.

State of ALABAMA,
City/County of SHELBY,

The foregoing instrument was acknowledged before me by TAYLOR RENEE CATER AND JAMES FREDERICK HESTER 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 5 day of DECEMBER 2024

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

My commission expires: 2-11-25


Notary:
RUSSELL BRENT PARROTT
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES: 2-11-25


September 28, 2024
MIN# 1009553 1000244564 7
F.H.A Case Number: 011-9652526-703

Loan Number: 8105428133
MERS# 1-888-679-6377


Lender: Citizens Bank, N.A.


Witness Signature

Jo Ellen Alery
Witness Printed Name


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

Mortgage Electronic Registration Systems, Inc., as Mortgagee, as
Nominee for FirstBank, 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

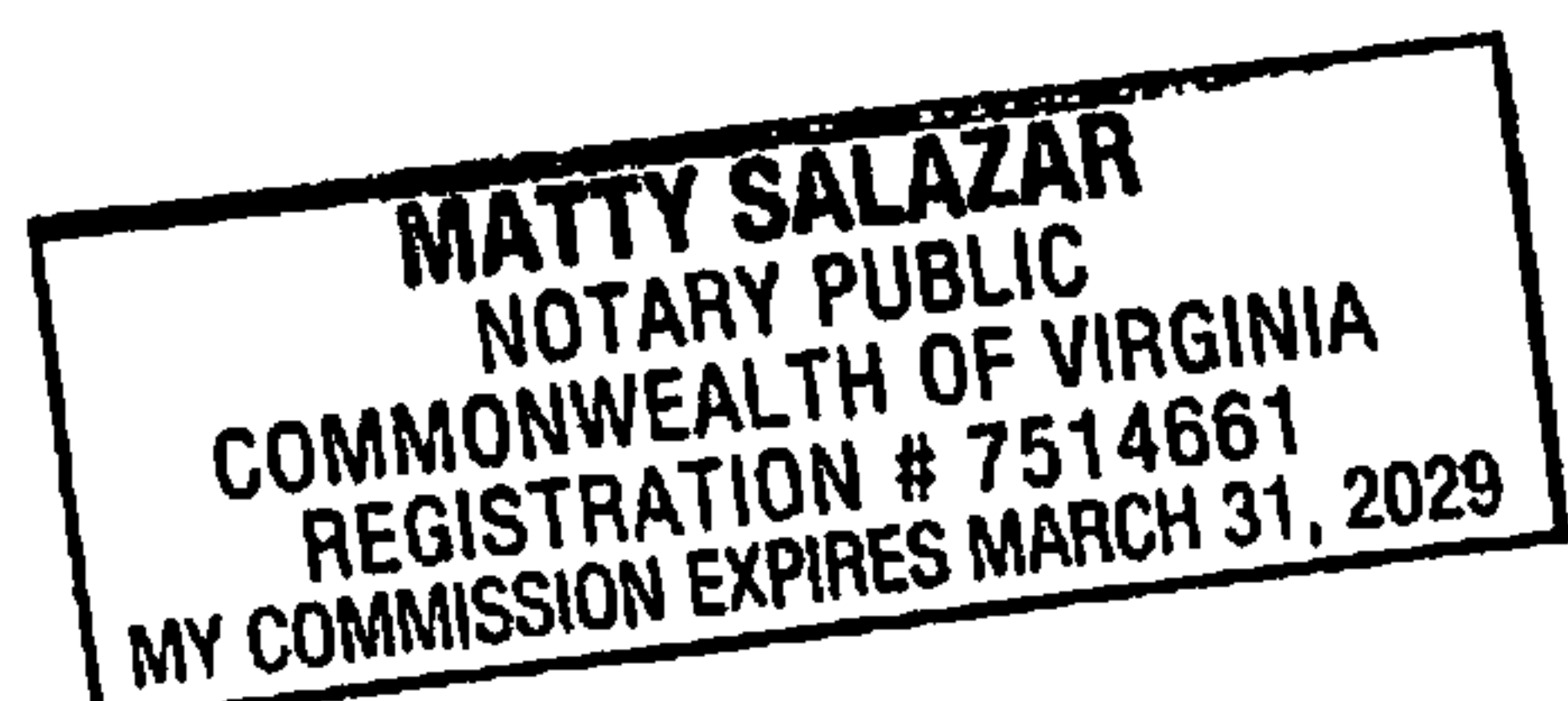


Exhibit "A"
Legal Description

Lot 211, according to the Survey of Camellia Ridge Subdivision, Phase 2, as recorded in Map Book 51,
Page 95 A&B1 In the Probate Office of Shelby County, Alabama.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
11/21/2025 02:49:52 PM
\$34.00 PAYGE
20251121000358420

Allen S. Bayl