

After Recording Return To:
~~Rocket Mortgage, LLC
11511 Luna Road, Suite 200
Farmers Branch, TX 75234
Shannon Freeman~~

This instrument was prepared by:
Michael H. Patterson, Attorney
2310 Interstate 20 West, Suite 100
Arlington, TX 76017-1668

Record and Return To:
ServiceLink
1355 Cherrington Parkway
Moon Township PA 15108

[Space Above This Line For Recording Data]

LOAN ASSUMPTION AGREEMENT

2005436602

LO Company NMLS ID 3030

LO NMLS ID 375812

Loan # 0714708401

MIN #101345621040900006

MERS TELEPHONE 1-888-679-6377

THIS LOAN ASSUMPTION AGREEMENT ("Agreement"), made effective as of **March 4, 2026**, between **ROBERT CLAYTON BAKER III** ("Seller") and **CHRISTEN M CLINE, UNMARRIED** ("Borrower") and **ROCKET MORTGAGE, LLC**, its successors and assigns ("Lender"). Lender agrees to the assumption of one certain promissory note ("Note") dated **May 24, 2021**, in the original principal amount of **\$280,000.00** executed by **ROBERT CLAYTON BAKER III and CHRISTEN M CLINE** ("Maker") payable to the order of Lender. The Note is secured by a Mortgage/Deed of Trust/Security Deed (the "Security Instrument"), in the real property records of **SHELBY County/Parish, Alabama** under book/page/instrument **20210602000270390 on June 2, 2024**. Mortgage Electronic Registration Systems, Inc. ("MERS") is named in the Security Instrument securing the Note solely as Mortgagee/Beneficiary/Grantee and as Nominee for Lender, its successors and assigns. MERS does not, by this document, agree to or consent to the assumption nor does this agreement alter the terms of the underlying Note or Security Instrument. Seller and Borrower acknowledge that Lender is the holder and the owner of the Note or is acting for the holder and owner of the Note and understands that Lender may transfer the Note, as amended by this Agreement, and that anyone who takes the Note by transfer and who is entitled to receive payments under the Note is called the "Lender" in this Agreement.

Said Security Instrument conveys the real and personal property described in such Security Instrument (the "Property") located at:

11174 Hwy 41 S, LEEDS, AL 35094

(Property Address)

and described as:

SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA.

Multistate Loan Assumption Agreement (Escrow Account Assigned)

PARCEL I

FROM THE SOUTHEAST CORNER OF SECTION 4, TOWNSHIP 18 SOUTH, RANGE 1 EAST, GO WEST ALONG THE SECTION LINE 3,960.25 FEET; THENCE RIGHT 99 DEG. 33 MIN. 21 SEC., 864.77 FEET; THENCE LEFT 120 DEG. 32 MIN. 09 SEC., 50 FEET FOR A POINT OF BEGINNING; THENCE CONTINUE ON THE SAME LINE 179.82 FEET; THENCE LEFT 81 DEG. 54 MIN. 48 SEC., 90.37 FEET; THENCE LEFT 33 DEG. 28 MIN. 05 SEC., 173.19 FEET; THENCE LEFT 92 DEG. 10 MIN. 07 SEC., 134.27 FEET; THENCE LEFT 62 DEG. 55 MIN. 21 SEC., 185.7 FEET TO THE POINT OF BEGINNING. LYING IN THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 4, TOWNSHIP 18 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA.

PARCEL II

A PARCEL OF LAND LOCATED IN THE SE 1/4 OF THE SW 1/4 AND THE SW 1/4 OF THE SW 1/4 OF SECTION 4, TOWNSHIP 18 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA, SAID PROPERTY BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT THE SW CORNER OF SECTION 4, TOWNSHIP 18 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA; THENCE RUN IN AN EASTERLY DIRECTION AND ALONG THE SOUTH LINE OF SAID SECTION A DISTANCE OF 1091.61 FEET TO A POINT ON THE CENTER LINE OF SHOAL CREEK, ALSO BEING A POINT OF BEGINNING OF THE HEREIN DESCRIBED PARCEL; THENCE RUN IN A NORTHEASTERLY, THENCE EASTERLY, THENCE SOUTHEASTERLY DIRECTION ALONG THE CENTER LINE OF SHOAL CREEK A DISTANCE OF 1,875 FEET, MORE OR LESS, TO A POINT ON THE SOUTH LINE OF SAID SECTION; THENCE RUN IN A WESTERLY DIRECTION ALONG THE SOUTH LINE OF SAID SECTION A DISTANCE OF 135.97 FEET TO A POINT; THENCE TURN AN INTERIOR ANGLE OF 180 DEG. 03 MIN. 00 SEC. AND RUN TO THE LEFT IN A WESTERLY DIRECTION AND ALONG THE SOUTH LINE OF SAID SECTION A DISTANCE OF 231.71 FEET TO A POINT; THENCE TURN AN INTERIOR ANGLE OF 179 DEG. 57 MIN. 00 SEC. AND RUN TO THE RIGHT IN A WESTERLY DIRECTION AND ALONG THE SOUTH LINE OF SAID SECTION A DISTANCE OF 129.11 FEET TO THE SW CORNER OF THE SE 1/4 OF THE SW 1/4 OF SAID SECTION; THENCE TURN AN INTERIOR ANGLE OF 179 DEG. 49 MIN. 00 SEC. AND RUN TO THE RIGHT AND IN A WESTERLY DIRECTION AND ALONG THE SOUTH LINE OF SAID SECTION A DISTANCE OF 256.37 FEET TO THE POINT OF BEGINNING OF THE HEREIN DESCRIBED PARCEL.

PARCEL III

THAT PART OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER (NE 1/4 OF NW 1/4) OF SECTION 9, TOWNSHIP 18 SOUTH, RANGE 1 EAST, SITUATED NORTHERLY OF SHOAL CREEK, AS NOW SITUATED. LYING IN SHELBY COUNTY, ALABAMA.

SOURCE OF TITLE: DEED INSTRUMENT NO. 20200131000042910

BEING SAME PROPERTY CONVEYED TO CHRISTEN M. CLINE AND ROBERT CLAYTON BAKER, III, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM FROM ANNA MARGARET TUCKER AND GEORGE HOLLIS SEAL, AS CO EXECUTORS OF THE ESTATE OF RAYMOND KIRBY PARKER DECEASED, DATED 01/31/2020, RECORDED ON 01/31/2020, INSTRUMENT NO 20200131000042910, COUNTY OF SHELBY, STATE OF ALABAMA.

Assessor's Parcel No: 042040000034000, 042090000007000, 042040000035000

Multistate Loan Assumption Agreement (Escrow Account Assigned)

Borrower is purchasing the above described property from Seller and desires to assume the payment of the Note and be bound by the terms, covenants, conditions and obligations of the Note and Security Instrument. Lender who is or who represents the legal holder and owner of the Note and of the lien(s) securing the same has agreed at the request of the Seller to allow the Borrower's assumption of the balance of the indebtedness and the terms evidenced by the Note and Security Instrument as part of the consideration for the purchase of the property.

For and in consideration of the mutual promises and agreements, the parties hereto agree as follows:

1. **Acknowledgment and Assumption of Unpaid Principal Balance:** Seller and Borrower acknowledge that as of **March 4, 2026**, the amount payable under the Note and secured by the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$250,058.46**. Borrower hereby expressly assumes the payment of the indebtedness evidenced by the above described Note and promises to pay jointly and severally to the order of the Lender the sum of U.S. **\$250,058.46** (the "Principal Balance"), consisting of the unpaid principal balance less any reductions of principal made by Seller, any accrued but unpaid interest, and any additional sums advanced by Lender. Borrower also agrees to perform and comply with all covenants, conditions and obligations of the Security Instrument, as amended herein.

2. **Release of Liability:** Seller does hereby transfer and convey to Borrower all of their right, title and interest with respect to any payment heretofore or hereafter received by Lender in connection with the above-described Promissory Note and Security Instrument securing same. Lender releases Seller from any and all liability on or under the Promissory Note and Security Instrument securing such debt.

3. **Assumption of Original Terms:** Borrower acknowledges and agrees to the following terms of the Note:

Interest will be charged on the Principal Balance until the full amount of principal has been paid. Borrower will pay interest at a yearly rate of **2.875%** as set forth below. Borrower's interest rate may change in accordance with the terms stated in the Note. The Borrower promises to make initial monthly payments of principal and interest of U.S. **\$1,161.70**, beginning on **April 1, 2026**, and continuing thereafter on the **First** day of each succeeding month until principal and interest are paid in full. If on **June 1, 2051** ("Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, the Borrower will pay these amounts in full on the Maturity Date. The Borrower will make such payments at **PO Box 650783, Dallas, TX 75265**, or at such other place as Lender may require.

4. **Transfer of Escrow Funds to Borrower:** Seller assigns and transfers to Borrower all funds on deposit for payment of taxes, homeowner association dues, insurance premiums and any applicable refunds. Borrower may be required to supplement those funds according to Lender's escrow analysis and applicable law. Borrower understands that it is Borrower's responsibility to obtain hazard insurance on the Property and that Seller's policy will not inure to Borrower's benefit.

5. **Waiver of Due-on-Transfer Clause:** In consideration of the assumption of the Note and Security Instrument by Borrower, the Lender agrees to waive and relinquish its right under the Security Instrument to declare all sums secured by the Security Instrument immediately due and payable by reason of the sale and transfer by Seller to Borrower, it being understood and agreed that this waiver and relinquishment applies only to said sale and not to any future sales or transfers. In addition, Seller hereby agrees that if the prepayment of the Note requires a refund of a portion of the interest previously collected in order to comply with the applicable laws of this state, Seller assigns and transfers to Borrower any and all right and interest in and to any such refund, and Lender is hereby authorized to pay or credit such refund to Borrower.

6. **Loan Documentation:** The provisions of the Note and Security Instrument shall continue in full force and effect, and the Seller and Borrower acknowledge and affirm Borrower's liability to Lender thereunder. In the event of any inconsistency between this Agreement and the terms of the Note and Security Instruments, this Agreement shall govern. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof. Any default by Borrower in the performance of its

obligations herein contained shall constitute a default under the Note and Security Instrument, and shall allow Lender to exercise all of its remedies set forth in said Security Instrument.

7. **Partial Invalidity:** Should the lien of the Security Instrument be deemed invalid or unenforceable as to any part of the debt or any part of the Property, the lien shall remain in full force and effect as to the remainder of the debt and Property, and such remaining lien shall be severed from and unaffected by the portion of the lien deemed invalid. If the lien of the Security Instrument is invalid or unenforceable as to any part of the debt or any part of the Property, the unsecured or partially secured portion of the debt shall be completely paid prior to the payment of the remaining and secured or partially secured portion of the debt, and all payments made on the debt, whether voluntary or under foreclosure or other enforcement action or procedure, shall be considered to have been first paid on and applied to the full payment of that portion of the debt which is not secured or fully secured by the lien of the Security Instrument.

8. **Miscellaneous:** Borrower hereby agrees to pay all costs and expenses incurred by Lender in connection with the execution and administration of this Agreement and any other documents executed in connection herewith. Lender does not, by its execution of this Agreement, waive any rights it may have against any person not a party hereto.

This Agreement may be executed in multiple counterparts, each of which shall constitute an original instrument, but all of which shall constitute one and the same Agreement.

9. **No Oral Agreements:** The written Loan Agreements represent the final agreements between the parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties.

There are no unwritten oral agreements between the parties.

Mortgage Electronic Registration Systems, Inc. ("MERS") as Mortgagee/Beneficiary/Grantee and as Nominee for Lender, its successors and assigns.

By: Esperanza Villegas
Esperanza Villegas, Assistant Secretary

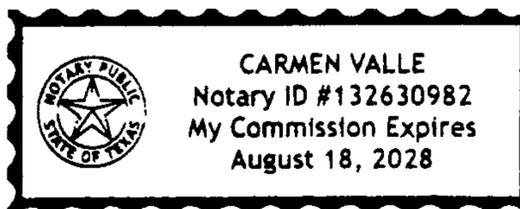
STATE OF Texas

COUNTY OF Dallas

The foregoing instrument was acknowledged before me this 3rd day of March, 2026 by Esperanza Villegas of Mortgage Electronic Registration Systems, Inc. ("MERS") as Mortgagee/Beneficiary/Grantee and as Nominee for Lender, its successors and assigns.

Carmen Valle

Notary Public
Printed Name: Carmen Valle
My commission expires: August 18, 2028



Rocket Mortgage, LLC, its successors and assigns

By: Esperanza Villegas
Esperanza Villegas, Assistant Secretary
Authorized Signatory for Rocket Mortgage, LLC

STATE OF Texas

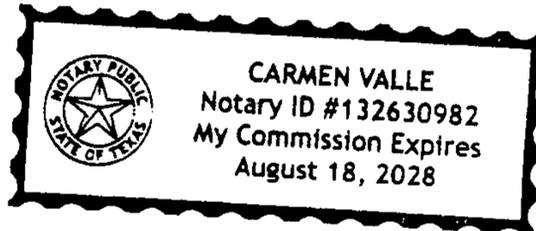
COUNTY OF Dallas

The foregoing instrument was acknowledged before me this 3rd day of March, 2026 by Esperanza Villegas an Authorized Signatory for Rocket Mortgage, LLC.

Given under my hand this 3rd day of March, 2026.

Carmen Valle

Notary Public
Printed Name: Carmen Valle
My commission expires: August 18, 2028



Multistate Loan Assumption Agreement (Escrow Account Assigned)

BORROWER(S):

CMC 3/7/20

Signature

Date

CHRISTEN M CLINE

Mailing address:
11174 HWY 41 S
LEEDS, AL 35094

[Sign Originals Only]

STATE OF ALABAMA
COUNTY OF Shelby

Before me, the undersigned authority, on this day personally appeared **CHRISTEN M CLINE**, known or proved to me according to law to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she/they voluntarily executed the same for the purposes of consideration therein expressed, and in the capacity stated.

Given under my hand and seal this 4th day of March, 2020.

Brittney Cade
Notary, State of Alabama

Printed Name: Brittney Cade
My Commission Expires: 08/09/2020



SELLER(S):



Signature

Date

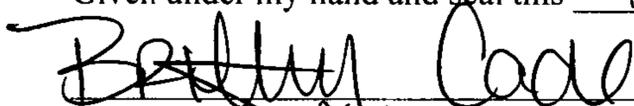
ROBERT CLAYTON BAKER III

Mailing address:
439 WHITBY LN
Birmingham, AL 35242

STATE OF ALABAMA
COUNTY OF Shelby

Before me, the undersigned authority, on this day personally appeared **ROBERT CLAYTON BAKER III**, known or proved to me according to law to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she/they voluntarily executed the same for the purposes of consideration therein expressed, and in the capacity stated.

Given under my hand and seal this 4th day of MARCH, 2024.


Notary, State of Alabama

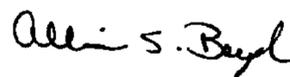
Printed Name: Brittney Cade
My Commission Expires: 08/09/2026



MLO Org.: Rocket Mortgage, LLC (ID: 3030) | MLO Indv: Zahania Davis (ID: 375812)



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
03/10/2026 03:19:35 PM
\$41.00 BRITTANI
20260310000070460



Multistate Loan Assumption Agreement (Escrow Account Assigned)