

AFTER RECORDING RETURN TO:
Prepared By: Jo Ellen Alevy
Citizens Bank, N.A.
10561 Telegraph Road VAM445
Glen Allen, VA 23059-9000
Phone Number: 800-234-6002

[Space Above This Line for Recording Data]

October 22, 2025
MIN# 1000103 1002725991 9

Loan Number: 8106306775
MERS# 1-888-679-6377

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

ASSUMPTION AGREEMENT

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This AGREEMENT, made as of October 22, 2025, by Richard J Ohlson Jr. (the "Assuming Borrower"), Citizens Bank, N.A. (the "Lender"), and Mortgage Electronic Registration Systems, Inc., as Mortgagee, as Nominee for Citizens Bank, N.A., A National Banking Association, its successors and assigns ("MERS").

RECITALS

1. Citizens Bank, N.A. is the owner and holder of a certain Promissory Note dated December 22, 2021, made by Richard J Ohlson Jr and Polly L Ohlson (the "Original Borrowers") in the original principal amount of \$382,000.00 (the "Note").
2. Said Note is secured by the lien of a certain Mortgage made by Richard J Ohlson Jr And Polly L Ohlson, Husband And Wife As Joint Tenants, to Mortgage Electronic Registration Systems, Inc., as Mortgagee, as Nominee for Citizens Bank, N.A., A National Banking Association, its successors and assigns ("MERS") dated December 22, 2021, and recorded on December 30, 2021, in the official records of the Shelby County Clerk's Office located in the State of Alabama as Instrument Number 20211230000612950 securing that certain real estate property known as: 2013 Brook Highland Ridge, Birmingham, Alabama 35242-5897 and described with particularity in said Security Instrument as: *LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF. (the "Property")

A.P.N.: 03-9-30-0-002-001.034
3. Richard J Ohlson Jr and Polly L Ohlson were divorced on May 2, 2025, and Richard J Ohlson Jr was awarded all rights, title, and interest of said property.
4. Richard J Ohlson Jr wishes 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 Borrower agrees 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 \$351,993.36 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.

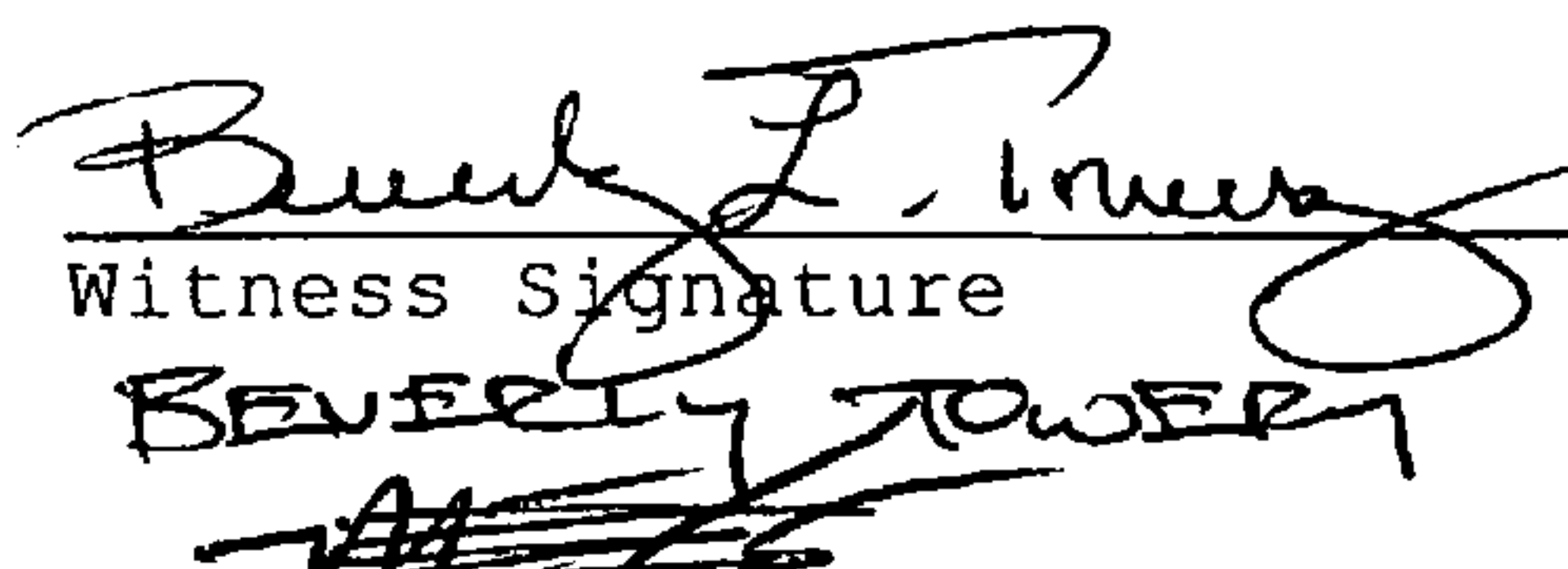
October 22, 2025
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Assuming Borrower(s)

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.


Richard J Ohlson Jr


Witness Signature
BEVERLY TOWER
~~MA~~
Witness Printed Full Name


Witness Signature
Matt Averett
Witness Printed Full Name

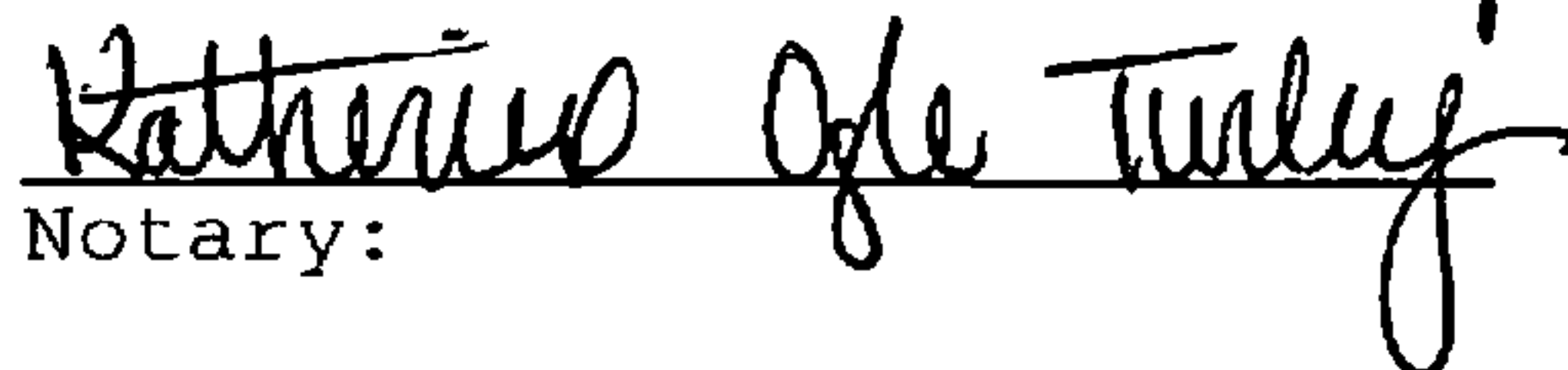
Reminder: the witness above may not be the same person notarizing the document.

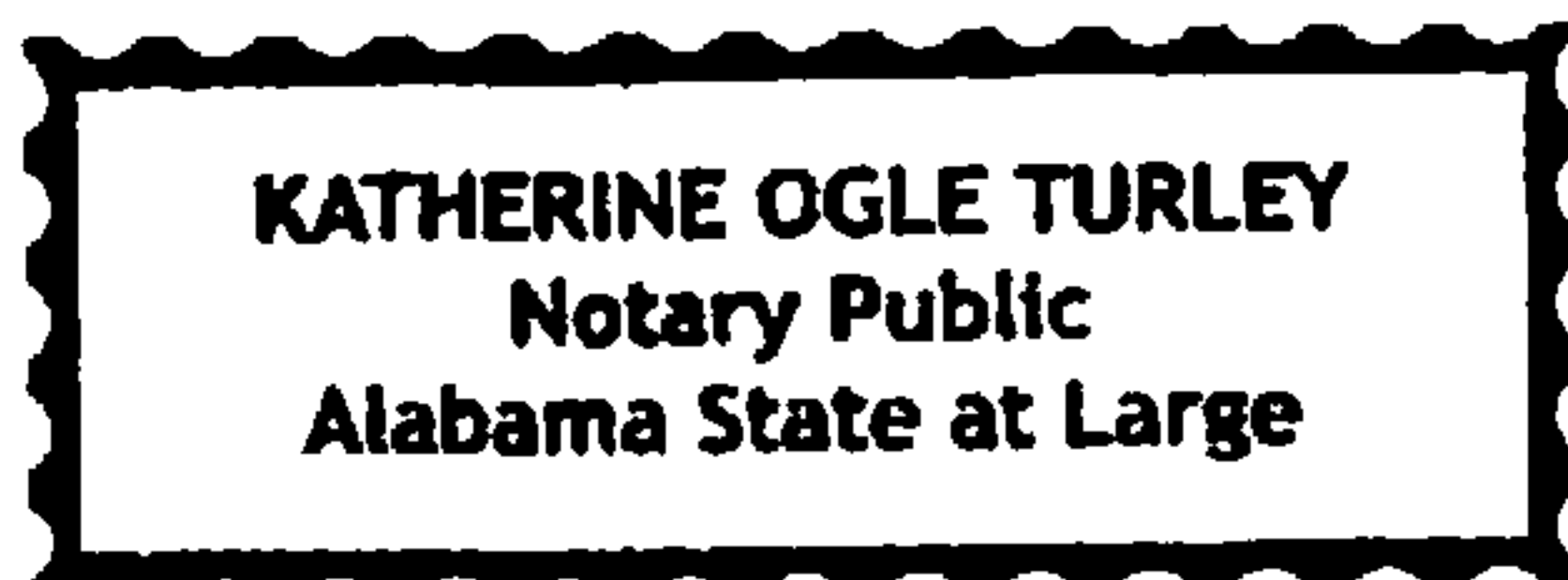
State of Alabama,
City/County of Jefferson,

The foregoing instrument was acknowledged before me by RICHARD J OHLSON JR 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 12th day of November 2025.

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

My commission expires: August 15, 2028


Notary:



October 22, 2025
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Lender: Citizens Bank, N.A.

Joellen Alevy
Witness Signature

Shari Ballweg VP
Shari Ballweg, Vice President
Citizens Bank, N.A.

Jo Ellen Alevy
Witness Printed Name

Mortgage Electronic Registration Systems, Inc., as Mortgagee, as Nominee for Citizens Bank, N.A., A National Banking Association, its successors and assigns ("MERS")

Shari Ballweg VP
Mortgage Electronic Registration
Systems, Inc.
Shari Ballweg, Vice President

Commonwealth of Virginia

County of Henrico

The foregoing instrument was acknowledged before me by SHARI BALLWEG, VICE PRESIDENT 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 29th day of December 2005

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

My commission expires: April 30, 2027

Kassidy M. Saumer
Notary:



EXHIBIT "A"
LEGAL DESCRIPTION

Lot 2033, according to the survey of Brook Highland, an Eddleman Community, 20th Sector, as recorded in Map Book 16, Page 148, 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
03/23/2026 01:44:51 PM
\$32.00 JOANN
20260323000082530

Allie S. Boyd