

COMPLIANCE AGREEMENT

State of Alabama
County of Mobile

Borrowers: **Edward F. Hardemann and Mila S. Hardemann**
Lender: **Bank of Upson**
Closing Agent: **Alabama Clear Title, Inc.**
Loan Number: **5665877**
Property: **100 10th Avenue, Chickesaw, AL 36611**

The undersigned borrowers for and in consideration of the above referenced Lender this date funding the closing of a loan, do hereby agree, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Federal Housing Authority or the Veterans Administration.

The undersigned borrowers do hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the market place in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation.

Dated effective this 31st day of December, 2014

Edward F. Hardemann

Mila S. Hardemann

My commission expires:

Notary Public

State of Alabama
County of Mobile

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Lender: **Bank of Upson**
Closing Agent: **Alabama Clear Title, Inc.**
Loan Number: **5665877**
Property: **100 10th Avenue, Chickesaw, AL 36611**

The undersigned closing agent for and in consideration of the above reference Lender this date funding the closing of a loan to the above mentioned borrowers, does hereby agree, if requested by Lender, to fully cooperate and adjust for clerical errors any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Federal Housing Authority or the Veterans Administration. The undersigned closing agent does hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the market place in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation.

Dated effective this 31st day of December, 2014.

Alabama Clear Title, Inc.

Oleta Mandoni - Closing Agent

My commission expires:

Notary Public

