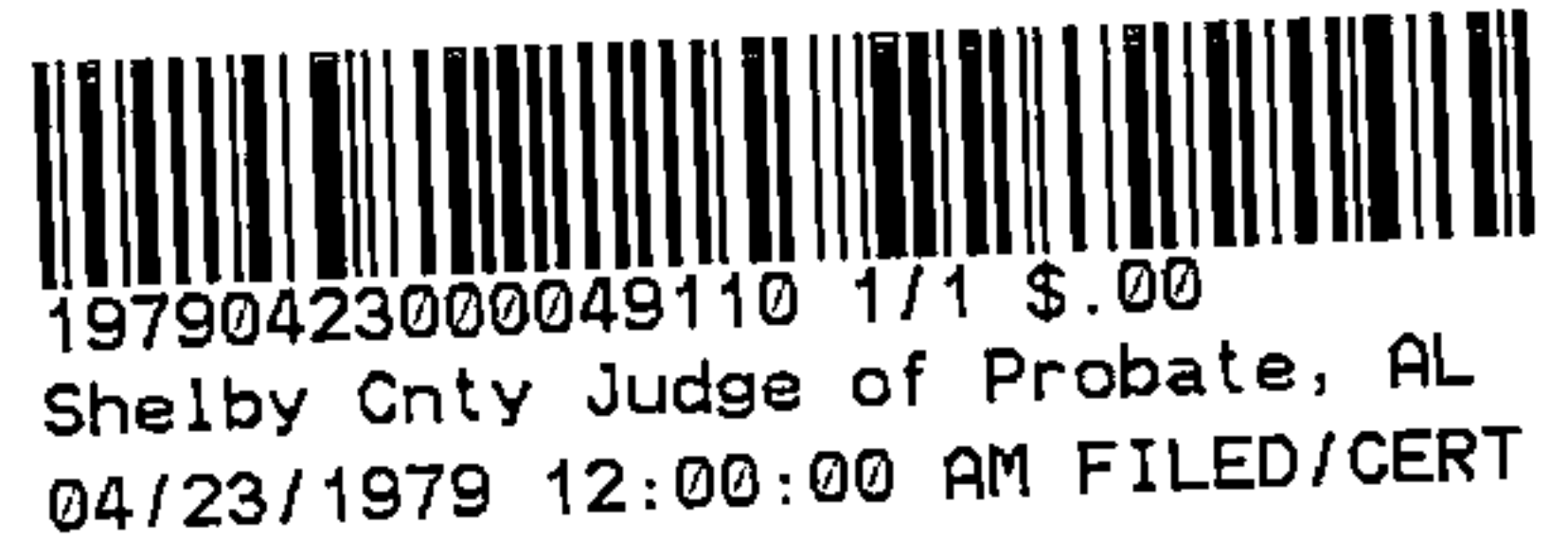


946  
Citicorp Person To Person Financial Center  
Box 57027  
40 Greensprings Highway  
Homewood, Alabama 35209



ATTENTION: Wayne Key

RE: Norris R. Ladner & Peggy Ladner Property  
Located AT: Rt 1 Box 251, Birmingham,  
Alabama.  
NOTICE OF FORECLOSURE

Dear Mr. Key:

I, Bertie Hazel Gerald & Dudley McGuire understand that Norris R. and Peggy Ladner are seeking a second mortgage loan from Citicorp Person To Person Financial Corporation on their residence at Rt 1, Box 251, Birmingham, Alabama, 35244. As holder of the first mortgage on said property, the same being recorded at Vol. 390, page 808 in the Office of the Judge of Probate for Shelby County, Alabama, I further understand that in order to facilitate said second mortgage loan, Mr. and Mrs. Ladner and Citicorp Person To Person Financial Center request the following agreement respecting notice of foreclosure upon the first mortgage on said property:

As holder of the first mortgage on the property located at Rt 1, Box 251, Birmingham, Alabama, 35244 I, Bertie Hazel Gerald & Dudley McGuire for myself, my representatives and assigns, do hereby agree to notify Citicorp Person To Person Financial Center of any default by Norris R. & Peggy Ladner under the terms of said first mortgage, and to notify Citicorp Person To Person Financial Center thirty (30) days prior to initiating any proceedings to foreclose the said first mortgage.

Bertie Hazel Gerald McGuire and Bertie Hazel Gerald are one and the same person.  
Done this the 17 day of April, 1979

Bertie Hazel Gerald McGuire  
Bertie Hazel Gerald McGuire

Dudley McGuire  
Dudley McGuire

STATE OF ALA. SHELBY CO.  
I HEREBY THIS  
WAS FILED

1979 APR 23 AM 9:36

Rec. 150  
Ind. 100  
250

Thomas B. Shoultz, Jr.  
JUDGE OF PROBATE

Lawyers Title Insurance Corp.  
2105 Third Avenue North  
Birmingham, Alabama 35203