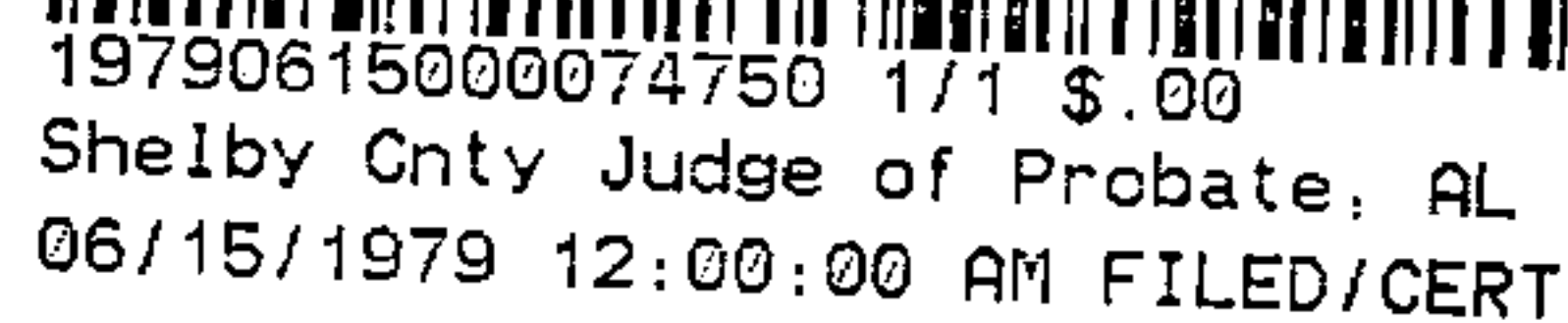




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Lot 38, Block 1, according to the Map of Cahaba Valley Estates, 6th Sector, as recorded in Map Book 6, Page 25, in the Probate Office of Shelby County, Alabama

In consideration of a loan granted June 13, 1979,
by Citicorp Person-to-Person Financial Center to me, I agree not to renew or other-
wise add to my present indebtedness to Colonial Mortgage Company
as shown by mortgage and deed dated February 27, 1976,
as recorded in Real 352, Page 549, without first paying my
indebtedness to Citicorp Person-to-Person Financial Center in full.

Phillip Ray Vines

Shirley S. Vines
Shirley S. Vines

WITNESS

NOTARY PUBLIC

My commission expires June 30, 1964
JUDGE OF PROBATE

* Filed in conjunction with Deed To Secure Debt dated 6/13, 1979,
and filed _____, 19____, in _____ County, Alabama.

This instrument was prepared by Lee Morris
at 7070 Wiebel Drive, Suite B108, Fairfield, Alabama 35064.

Jeff Lund Little
P.O. Box - 10481
B'ham - 35201