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Citicorp Person to Person Financial Center, Inc.  
241 B Century Plaza  
Birmingham, Al. 35210

ATTENTION: Brenda Clarke

RE: Robert R. Whitfield & Nancy M. Whitfield

P. O. Box 25

Vandiver, Al. 35176



19811005000106240 1/1 \$.00  
Shelby Cnty Judge of Probate, AL  
10/05/1981 12:00:00 AM FILED/CERT

Gentlemen:

I, A. M. Muncy, understand that Robert R. & Nancy M. Whitfield is/are seeking a second mortgage loan from Citicorp Person to Person Financial Center, Inc. on their residence located at P. O. Box 25 Vandiver, Al.. As holder of the first mortgage on said property, the same being recorded in Vol. 314 Page 700, in the Office of the Judge of Probate of Shelby County, Alabama, I further understand that in order to facilitate said second mortgage loan, Robert R. Whitfield and Nancy M. Whitfield and Citicorp Person to Person Financial Center, Inc. requests the following agreement regarding any notice of foreclosure upon the first mortgage on said property:

As holder of the first mortgage on the property located at P. O. Box 25 Vandiver, Al., I, A. M. Muncy for myself, my representatives and assigns, do hereby agree to notify Citicorp Person to Person Financial Center, Inc. of any default by Robert R. & Nancy M. Whitfield under the terms of said first mortgage, and to notify Citicorp Person to Person Financial Center, Inc. thirty (30) days prior to initiating any proceedings to foreclose the said first mortgage.

Done this the 26 day of Sept, 19 81

Dec 1.50  
Jud 1.00  
2.50

STATE OF ALABAMA  
I CERTIFY THIS INSTRUMENT WAS FILED  
1981 OCT -5 AM 11:28

A. M. Muncy

STATE OF ALABAMA )  
COUNTY )

Thomas A. Lawrence, Jr.  
JUDGE OF PROBATE

I, the undersigned Notary Public in and for said County, and said State, hereby certify that A. M. Muncy, whose name is signed to the foregoing letter agreement and who is known to me, acknowledged before me on this date, that, being informed of the contents of the letter agreement, is executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 26th day of Sept., 19 81.

Brenda J. Clarke

Notary Public

My Commission expires My Commission Expires June 5, 1982

c: file

Jeff. Land Little