See Schedule A which is attached hereto and incorpor .ed herein by reference to have the same effect and purpose es if set forth herein in full.

In consideration of a loan granted	January 20, 1982 by
-	CENTER, INC., to me, I agree not to
renew or otherwise add to my present	t indebtedness to Churchill Mortgage
balance of	\$ 23,812.23 , as shown by
mortgage and deed dated Febuary 7	, 1977 , as recorded in
Real # 362 , Page # 173 , withou	at first paying my indebtedness to
CITICORP PERSON-TO-PERSON FINANCIAL Witness	WILLIAM A. DOWLING VIDA B. DOWLING
MY COMMISSION EXPIRES FEBRUARY 11, 1984	*Filed in conjunction with DEED TO SECURE DEBT DATED 1/20/82 , and filed in Shelby County, Alabama.
Citicorp Person To Person Financial P O Box 11466 Birmingham, Alabama 35203	Center, Inc.,

177

Louis Rd.

BOOK

DATE:

January 20, 1982

ACCT NO:

11399-3

AMT FIN:

\$17650.66

For a point of beginning commence at the Southwest corner of the Northeast 1/4 of the Northwest 1/4 of Section 21, Township 22 South, Range 3 Vest, situated in Shelby County, Alabama, and run thence North 88° 30' East a distance of 191 feet to a point, which point is the point of beginning of the land herein conveyed; continue to run thence North 88° 30' East a distance of 90 feet to a point on the West line of King Street; thence run North 27° and 19' East a distance of 125.29 feet to a point, which point is South 27° 19' West a distance of 15 feet from the intersection of the continuation of the South boundary of Houlditch Street, which is the North boundary of the land herein conveyed, and a continuation of the aforementioned line running North 27° 19' East; run thence in a Northwesterly direction to a point, which point is South 88° and 30' West a distance of 15 feet from the intersection of a continuation of the East line of the property herein conveyed and the South line of Houlditch Street, which said South line is the North line of the property herein conveyed; rum thence South 88° and 30' West a distance of 143.30 feet to a point; thence turn am angle to the left of 90° and run South 1° and 30° East a distance of 125 feet to the point of beginning of the land herein conveyed ' situated in the Northeast 1/4 of the Northwest 1/4 of Section 21, Township 22 South, Range 3 West Shelby County, Alabama, and being further described as Number 1 of Boulditch Subdivision, except a triangular plot in the Bortheast corner of said Lot Number 1 15 feet on the Bast side and 15 feet on the North side, according to a survey and map of said survey made by I. S. Gillespie, Registered Land Surveyor on August 1, 1951. Mineral and mining rights excepted.

WILLIAM A. DOWLING

A SHELSY CO.

STATE OF ALA. SHELDS CO.

I CERTIFY THIS

TOTAL MEDIT WAS FILED.

1982 JAN 22 AM 10: C

WITNESS

2-11-4

COMMISSION EXPIRES

JUDGE OF PROBATE

Aug. 1.00