NON-RENEWAL AGREEMENT

April 29, 1983

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Instrument prepared by: Diann Randall (010) 0083-17058

Charles Scott Raley Marcelyn S. Raley 712 Creekview Drive Pelham, Alabama 35124

Account # 11909-9

Lot 17, in Block 5, according to the Map of Oak Mountain Estates, Sixth Sector, as recorded in Map Book 5, Page 102, in the Office of the Judge of Probate of Shelby County, Alabama.

50 PAGE 521 1983 MAN -4 AN 11: 07 RECORD JUDGE OF PROBATE DOOK In consideration of a loan granted April 29, 1983 Ъy CITICORP PERSON-TO-PERSON FINANCIAL CENTER, INC., to me, I agree not to renew or otherwise add to my present indebtedness balance of \$ 25,826,00 to Colonial Mortgage Company as shown by mortgage dated as recorded in Real #332 , Page # 425 , without first paying my indebtedness to CITICORP PERSON-TO-PERSON FINANCIAL CENTER, INC., IN FULL. Witness 10 MM15510~ Efferies 2-11-84 *Filed in conjunction with REAL PROPERTY MORTGAGE DATED April 29, 1983 and filed in Shelby County, Alabama. CITICORP PERSON TO PERSON FINANCIAL CENTER, INC.,

P. O. Box 36907

Birmingham, Alabama 35236