NON-RENEWAL AGREEMENT

May 3, 1983

435

Instrument prepared by: Diann Randall (010) 30255

Barbara W. Dickens 1938 Lemon Mint Drive Birmingham, Alabama 35244

Account # 11920-6

Lot 35, according to the Survey of Second Addition to Riverchase West Residential Subdivision, as recorded in Map Book 7 Page 59 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

JUCGE OF PROBATE

In consideration of a loan granted May 3, 1983 CITICORP PERSON-TO-PERSON FINANCIAL CENTER, INC., to me, I agree not to renew or otherwise add to my present indebtedness balance of \$ 44,344.18 to United Federal S&L Association as shown by mortgage dated November 30, 1979 as recorded in Real # 398 , Page # 795 , without first paying my indebtedness to CITICORP PERSON-TO-PERSON FINANCIAL CENTER, INC., IN FULL.

Barbon W. Dickens

Notary 0

PROPERTY MORTGAGE DATED May 3, 1983 and filed in Shelby

*Filed in conjunction with REAL

County, Alabama.

CITICORP PERSON TO PERSON FINANCIAL CENTER, INC.,

P. O. Box 36907

Birmingham, Alabama 35236