NON-RENEWAL AGREEMENT

July 20, 1983

Instrument prepared by: Diann Randall (010) J-60661

Walter J. O'Dazier, Jr. Debbie R. O'Dazier Post Office Box 306 Helena, Alabama 35080

Account # 12012-1

Lot 2, Block 1, according to the Survey of Shelena Estates, as recorded in Map Book 5, Page 25, in the Office of the Judge of Probate of Shelby County, Alabama.

In consideration of a loan granted July 20, 1983 by

CITICORP PERSON-TO-PERSON FINANCIAL CENTER, INC., to me, I

agree not to renew or otherwise add to my present indebtedness

to Real Estate Financing, Inc. balance of \$ 35,609.83

as shown by mortgage dated July 19, 1977 as recorded in

Real # 368 , Page # 69 , without first paying my indebtedness

to CITICORP PERSON-TO-PERSON FINANCIAL CENTER, INC., IN FULL.

CERTY THIS CO.

WILLIAM SHILLS FILED

Walter Johnson

Witness

Filed in conjunction with REAL

PROPERTY MORTCAGE DATED July 20, 1983

and filed in Shelby

CITICORP PERSON TO PERSON FINANCIAL CENTER, INC.,

P. O. Box 36907

Birmingham, Alabama 35236

County, Alabama.

Jofferson Land Title Pervices Co., Inc.

P. O. BOX 10481

BIRMINGHAM, ALABAMA 35201