NON-RENEWAL AGREEMENT

August 17, 1983

P. O. Box 36907

Birmingham, Alabama 35236

Instrument prepared by: Kathy Blackmon

Tim S. Miller
Sandra L. Miller
1424 Royalty Dr.
Alabaster, Al. 35007
Account #12052-7

Lot 51, according to Survey of Kingwood, First Addition, as recorded in Map Book 6, Page 90, in the Probate Office of Shelby County, Alabama.

Situated in Shelby County, Alabama.

PAGE 12 In consideration of a loan granted August 17, 1983 by CITICORP PERSON-TO-PERSON FINANCIAL CENTER, INC., to me, I agree not to renew or otherwise add to my present indebtedness Engel Mortgage Company, Inc. balance of \$ 37,206.00 tο as shown by mortgage dated as recorded in Real # 361 , Page # 502 , without first paying my indebtedness to CITICORP PERSON-TO-PERSON FINANCIAL CENTER, INC., IN FULL. ETATE OF ALA. SHELBY CO. PURGE OF PACRATE Notary *Filed in conjunction with REAL PROPERTY MORTGAGE DATED 8/17/83 MY COMMISSION EXPIRES HAVE &, 1984 and filed in Shelby County, Alabama. CITICORP PERSON TO PERSON FINANCIAL CENTER, INC.,