AGREEMENT

Whereas Frank Smith

, and wife, Diane Smith

are desirous of selling or

otherwise alienating the following described real property:

Lot 15, according to the survey of Quail Run, Phase III as recorded in Map Book 7, page 159, in the Probate Office of Shelby County, Alabama.

Designated herein as parcel 1

And, whereas, UNITED COMPANIES MORIGAGE OF ALABAMA, INC. holds a mortgage on the above described real estate as recorded in Real Volume 451 page 730, the said Frank Smith and wife, and UNITED COMPANIES MORIGAGE OF ALABAMA, INC. agree one with the other that the following described real property.

Lot 24, according to the survey of Ouail Run, Phase 1 as recorded in Map Book 7, page 22, in the Probate Office of Shelby County, Alabama.

Designated herein as Parcel 2

Shall be substituted for Parcel 1 in that certain mortgage as recorded in Real Volume 451 page 730 in the Office of the Judge of Probate of Jefferson County, Alabama.

UNITED COMPANIES MORICAGE OF ALABAMA, INC. agrees that upon the due execution by Frank Smith and wife, Diane Smith of a Mortgage Amendment, that it shall execute a Partial Release, which shall set forth the release from that mortgage as recorded in Real Volume 451 page 730 the property herein designated as Parcel 1.

It is further agreed by Frank Smith and wife, Diane Smith that the property herein designated as Parcel 2 shall be substituted for that property herein designated as Parcel 1 to secure the repayment of that certain mortgage as recorded in Real Volume 451 page 730 in the Office of the Judge of Probate of Jefferson County, Alabama.

The said Frank Smith and wife, Diane Smith expressly acknowledge that this is in no way to be construed as a release partial or otherwise, of the indebtiness to UNITED COMPANIES

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MORIGACE OF ALABAMA, INC., and all references in any note, mortgage, disclosure, or any document whatsoever to property in connection with said loan shall be that property herein designated as Parcel 2.

It is further understood, agreed and warranted by Frank Smith and wife, Diane Smith, that the property designated as Parcel 2 does not comprise to homestead of either.

DATED THUS THE 29th DAY OF March	, 1984.
WITNESS: Frankli Den Smith	
Diane Smith	

UNITIED COMBANIES MORIGAGE OF AMABAMA, INC.

its: MANAGER

CORPORATE SEAL:

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