CHARTER BANK ATTN: LOAN SERVICING DEPT. P. O. BOX 570 WEST POINT, GA 31822

(706) 645-3652

Inst # 2000-01789

TROUP COUNTY STATE OF GEORGIA O1/18/2000-01789
O9:52 AM CERTIFIED
SELBY CHIW 176158162

In consideration of the full payment of the debt secured by a mortgage executed by <u>Jeffery Hugh Carnes</u>, an <u>unmarried man</u> to Charter Bank (formerly known as Charter Federal Savings & Loan Association) West Point, Georgia, and recorded in DOC #1998-39336 of Mortgages, of the Records of the Judge of Probate of <u>Shelby</u> County, State of Alabama, to secure the sum of <u>\$128,150.00</u> Dollars One hundred twenty eight thousand one hundred fifty and no/100THS DOLLARS, the undersigned CHARTER BANK does hereby release, satisfy and discharge the said debt and mortgage and hereby empowers Honorable <u>Probate Judge of Shelby</u> County, to enter satisfaction of the above Mortgage on the records of the Probate Office, <u>Shelby</u> County Alabama.

IN WITNESS WHEREOF, said CHARTER BANK has caused this instrument to be executed for it and in its name by its office and/or agent duly authorized in the premises on this the <u>7th</u> day of <u>language</u> 1000.

CHARTER BANK

Cheryl Pike
Vice President

STATE OF GEORGIA TROUP COUNTY

I, the undersigned authority, a notary public in and for said County in said State, do hereby certify that <u>Cheryl Pike</u> Whose name as <u>Vice President</u> of CHARTER BANK, a corporation, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office, this the 7th day of January, 2000.

Motary Public