

CORPORATE CANCELLATION AND RELEASE

STATE OF ALABAMA
COUNTY OF TALLADEGA

THE DEBT SECURED BY REAL ESTATE MORTGAGE RECORDED IN REAL BOOK 0289 PAGE 0172
OF THE RECORDS IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY,
ALABAMA, FROM JAMES AND MAXINE SPATES TO FIRST FAMILY
FINANCIAL SERVICES, INC. a/k/a FIRST FINANCIAL SERVICES, INC. d/b/a MERIT FINANCE COMPANY,
HAVING BEEN PAID IN FULL, SAID LIEN IS HEREBY FULLY RELEASED, SATISFIED, DISCHARGED AND CANCELLED.

IN WITNESS WHEREOF, FIRST FAMILY FINANCIAL SERVICES, INC. a/k/a FIRST FINANCIAL SERVICES,
INC. d/b/a MERIT FINANCE COMPANY, A CORPORATION, HAS CAUSED ITS NAME TO BE SIGNED AND ITS CORPORATE
SEAL TO BE IMPRESSED THIS 19 DAY OF MARCH, 19 98.

FIRST FAMILY FINANCIAL SERVICES, INC.
A CORPORATION

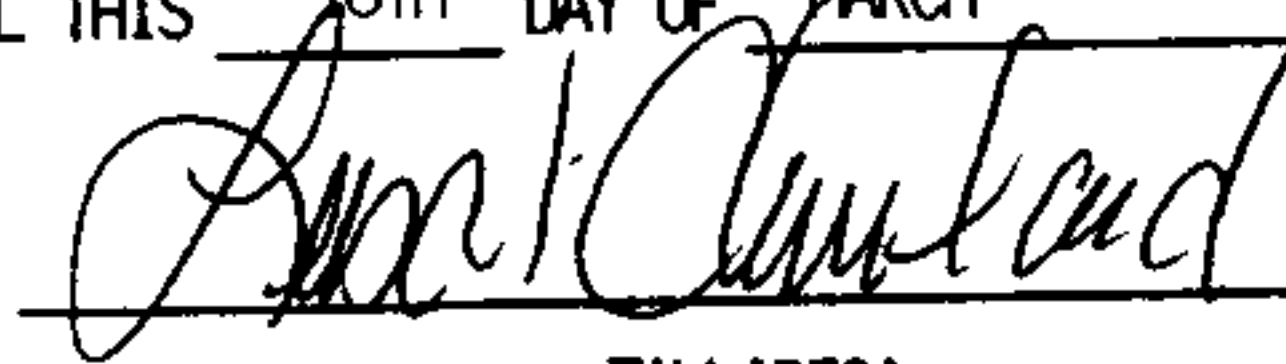
(CORPORATE SEAL)


JANE CLEVELAND, POWER OF ATTORNEY

STATE OF ALABAMA
COUNTY OF TALLADEGA

I, LEESA T. CLEVELAND, A NOTARY PUBLIC, IN AND FOR SAID COUNTY
AND STATE, DO HEREBY CERTIFY THAT JANE CLEVELAND WHOSE NAME AS POWER OF ATTORNEY OF THE FIRST
FAMILY FINANCIAL SERVICES, INC. A CORPORATION, IS SIGNED TO THE FOREGOING RELEASE AND CANCELLATION,
AND WHO IS KNOWN TO ME, ACKNOWLEDGED BEFORE ME ON THIS DAY, THAT BEING INFORMED OF THE CONTENTS OF
SAID INSTRUMENT SHE AS SUCH OFFICER AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND
AS THE ACT OF SAID CORPORATION, ON THE DAY THE SAME BEARS DATE.

GIVEN UNDER MY HAND AND SEAL THIS 18TH DAY OF MARCH 19 98


NOTARY PUBLIC, TALLADEGA COUNTY, ALABAMA

My Commission Expires 12-19-98

03/23/1998-10026
11:48 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 8.50

Inst # 1998-10026