Loan # 0645340

STATE OF ALABAMA
COUNTY OF SHELBY

The debt secured by Mortgage recorded JANUARY 18, 1994 in Real Property Book ----, Page ---- and/or Instrument No. 94-01740 of the records in the office of the Judge of Probate of SHELBY County, ALABAMA between RALPH G. FREDA AND KATHLEEN D. FREDA and AMSOUTH MORTGAGE COMPANY, INC., having been paid in full, said lien is hereby canceled this day of AUGUST 29, 1998.

MATRIX FINANCIAL SERVICES CORPORATION

BY

MICHAEL R. SCHLAFF VICE PRESIDENT

ACKNOWLEDGEMENT OF CLAUSE

STATE OF ARIZONA COUNTY OF MARICOPA

I, CHERYL CANNON, a Notary Public in and for said County in said State, hereby certify that MICHAEL R. SCHLAFF whose name as VICE PRESIDENT of MATRIX FINANCIAL SERVICES CORPORATION, a corporation, is signed to foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this day of AUGUST 29, 1998.

CHERYL CANNON

NOTARY PUBLIC

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My Commission Expires Mar. 9, 1999