

Inst # 1999-47260

FULL RELEASE OF MORTGAGE

The undersigned hereby declares that it is the true and lawful holder and owner of the entire indebtedness fully described in and secured by that mortgage executed by JAMES F RICCO AND PHYLLIS B RICCO of record in Vol. 1997, Page 30483, of the Judge of Probate's Office for SHELBY COUNTY, Alabama, to which reference is here made, and for a valuable consideration, the receipt and sufficiency of which is hereby acknowledged, does hereby acknowledge the satisfaction and discharge of said mortgage. The undersigned hereby releases and quitclaims any and all interest it may have in and to the property described in said mortgage to said mortgagor.

Associates Financial Services Company of Alabama, Inc. is the surviving corporation and is successor in interest to Avco Financial Services of Alabama, Inc., pursuant to plan of merger filed in the Office of the Secretary of State of Alabama, and effective 9/1/99.

IN WITNESS WHEREOF, said corporation has caused this instrument to be executed by its duly authorized officer on this the 8TH day of NOVEMBER, 1999.

ASSOCIATES FINANCIAL SERVICES COMPANY OF ALABAMA, INC.

(SEAL)

By: *Scotty Houbert*
Vice President-Mortgage Releases

STATE OF ALABAMA)
) SS:
COUNTY OF SHELBY)

I, the undersigned, A Notary Public, in and for said County in said State, hereby certify that Scotty Houbert, whose name as Vice President-Mortgage Releases of Associates Financial Services Company of Alabama, Inc., a corporation, is signed to the foregoing mortgage release, and who is known to me, acknowledged before me on this day that, being informed of the contents of said mortgage release, he/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 official seal on this the _____ day of _____.

Charles L. Russell
Notary Public

My commission expires: 9-2-2001

Avco Merger-Release/AL

11/18/1999-47260
12:34 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 KWS 8.50

Retention: Original to Recording Office
Copy to Loan file