STATE OF ALABAMA COUNTY OF Shelby

MORTGAGE CANCELLATION AND RELEASE

FOR VALUE RECEIVED, THE UNDERSIGNED, Alabama Housing Finance Authority does hereby acknowledge receipt of payment in full of that certain Second Mortgage and the indebtedness secured thereby, bearing date of July 21, 1997, executed by Jeremy S. Waldrep, an unmarried man, and recorded in Book 1997, Page 23391, in the Office of the Judge of Probate, County of Shelby, State of Alabama, and assigned to Alabama Housing Finance Authority, as recorded in Book 1997, Page 23392, re-recorded in Book 1997, Page 25427.

IN WITNESS WHEREOF, the Alabama Housing Finance Authority has bereunto set its signature by Michael J. King, its Single Family Administrator who is duly authorized and has caused same to be attested on this 3rd day of April 2000.

ATTEST:

Its: Single Family Operations Manager

BY

Ita Single Family Administrator

STATE OF ALABAMA **COUNTY OF MONTGOMERY**

I, Judith K. Ray, a Notary Public in and for said County and State, hereby certify that Michael J. King, whose name as Single Family Administrator of Alabama Housing Finance Authority is signed to the foregoing instrument, and who is known to me, acknowledged before me this day, that being informed of the contents of the instrument, he, as such officer and with full authority, and executed the same voluntarily for and as the act of said Authority.

Given under my hand and official seal, this 3rd day of April 2000.

Jadith K. Ray

My Commission expires April 7, 2001

This instrument was prepared by:

Judith K. Ray Alabama Housing Finance Authority P.O. Box 230909 Montgomery, Alabama 36123-0909

Inst • 2000-12957

04/20/2000-12957 09:46 AM CERTIFIED SHELDY COUNTY NUMBER OF PROBATE