CERTIFICATE/RELEASE OF SATISFACTION

MORTGAGE LOAN: 0000705421

DATE: May 19, 2000

STATE OF ALABAMA COUNTY OF: SHELBY

AMOUNT OF OBLIGATION: 59,000.00

DATE OF DEED OF TRUST/MORTGAGE: MAY 25, 1995

MORTGAGE BOOK NO.: NA

PAGE NO.: NA

DEBTOR: GARY W. REDD AND TAMMY H. REDD, HUSBAND AND WIFE

NA TRUSTEE:

INSTRUMENT NO: 1995-15111

BENEFICIARY/OR MORTGAGEE: MATRIX FINANCIAL SERVICES CORPORATION

I, DONNA EVANS, BANK OFFICER OF CENTURA BANK OWNER OF THE AFORESAID REFERENCED DOCUMENT AND THAT THE DEBT OR OBLIGATION WAS SATISFIED ON MAY 5, 2000. I REQUEST THAT THIS CERTIFICATION/RELEASE OF SATISFACTION RECORDED AND THE ABOVE REFERENCED SECURITY INSTRUMENT BE CANCELED OF RECORD.

CENTURA BANK

PREPARED BY : Patricia Battle

CENTURA BANK, P.O. BOX 700, ROCKY MOUNT, NC 27802

STATE OF NORTH CAROLINA COUNTY OF NASH

I, A NOTARY PUBLIC OF THE COUNTY OF NASH AND STATE AFORESAID, CERTIFY THAT DONNA EVANS, BANK OFFICER FOR CENTURA BANK PERSONALLY APPEARED BEFORE ME THIS DAY AND ACKNOWLEDGED/ON BEHALF OF CENTURA BANK, THE EXECUTION OF THE FOREGOING INSTRUMENT.

WITNESS MY HAND AND OFFICIAL STAMP OR SEAL, THIS May 19, 2000.

NOTARY PUBLIC

MY COMMISSION EXPIRES: