

CHARTERBANK
ATTN: LOAN SERVICING DEPT.
P. O. BOX 570
WEST POINT, GA 31833
(706) 645-3652

TROUP COUNTY
STATE OF GEORGIA

LN#17-011743-2

In consideration of the full payment of the debt secured by a mortgage executed by Joseph Franklin Gilmer, Jr to CharterBank (formerly known as Charter Federal Savings & Loan Association) West Point, Georgia, dated 01/16/97 and recorded in *Instrument #1997-03236 pages 1-9 of Mortgages, of the Records of the Judge of Probate of Shelby County, State of Alabama, to secure the sum of \$106,350.00 One Hundred Six Thousand Three Hundred Fifty Dollars and no/100THS DOLLARS*, the undersigned CHARTERBANK does hereby release, satisfy and discharge the said debt and mortgage and hereby empowers Honorable Probate Judge of Shelby County, to enter satisfaction of the above Mortgage on the records of the Probate Office, Shelby County Alabama.

IN WITNESS WHEREOF, said CHARTER BANK has caused this instrument to be executed for it and in its name by its office and/or agent duly authorized in the premises on this the 13th day of JULY, 2000.

CHARTERBANK

X Cheryl Pike
Cheryl Pike
Asst. Vice President



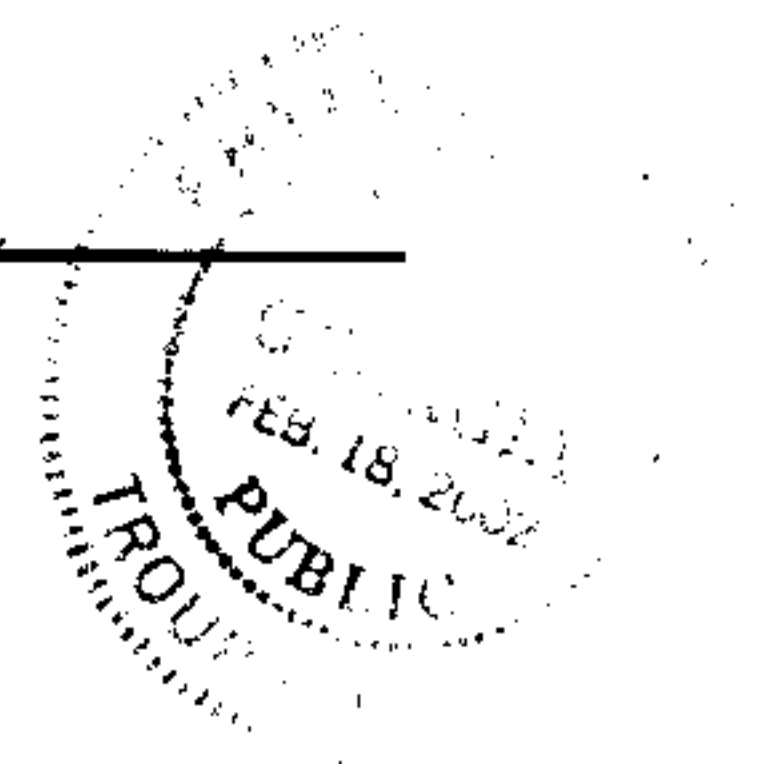
STATE OF GEORGIA
TROUP COUNTY

I, the undersigned authority, a notary public in and for said County in said State, do hereby certify that Cheryl Pike Whose name as Asst. Vice President of CHARTERBANK, a corporation, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office, this the 13TH day of July, 2000.

Thyllis Hammett
Notary Public

08/11/2000-27493
11:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 8.50



Inst # 2000-27493