REAL PROPERTY MORTGAGE RELEASE

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: THAT

TRANSAMERICA FINANCIAL SERVICES INC. NKA HFTA SECOND

CORPORATION,

A CORPORATION ORGANIZED AND DOING BUSINESS UNDER THE LAWS OF THE STATE OF ALABAMA, DOES HEREBY ACKNOWLEDGE FULL PAYMENT OF THE INDEBTEDNESS SECURED BY A CERTAIN INDENTURE OF MORTGAGE BEARINGDATE THE 03/25/1996, MADE AND EXECUTED BY CINDY L PAYNE AND RECORDED IN THE PROBATE COURT OF SHELBY COUNTY, ALABAMA, IN MTG BK 1996, PAGE 10005, AND THE UNDERSIGNED DOES FURTHER HEREBY RELEASE AND SATISFY SAID MORTGAGE.

IN WITNESS WHEREOF,

TRANSAMERICA FINANCIAL SERVICES INC. NKA HFTA SECOND

CORPORATION,

HAS CAUSED THESE PRESENTS TO BE EXECUTED THIS 12 DAY OF December 2000.

TRANSAMERICA FINANCIAL SERVICES INC. NKA HFTA SECOND CORPORATION

Eider Ferreira - VICE PRESIDENT ADMINISTRATIVE SERVICES DEPT.

STATE OF ILLINOIS COUNTY OF COOK

I, MAE BEA NEWSON, A NOTARY PUBLIC IN AND FOR SAID COUNTY, IN THE STATE AFORESAID, DO HEREBY CERTIFY THAT Eider Ferreira, VICE PRESIDENT PERSONALLY KNOWN TO ME TO BE THE VICE PRESIDENT OF TRANSAMERICA FINANCIAL SERVICES INC. NKA HFTA SECOND CORPORATION, AND PERSONALLY KNOWN TO BE THE SAME PERSON WHOSE NAME IS SUBSCRIBED TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME THIS DAY IN PERSON AND ACKNOWLEDGE THAT AS SUCH VICE PRESIDENT HE SIGNED AND DELIVERED THE SAID INSTRUMENT AS VICE PRESIDENT OF SAID CORPORATION, PURSUANT TO AUTHORITY SET FORTH IN RECORDER'S DOCUMENT NO N/A WHICH IS VALID AND PRESENTLY IN EFFECT, AND AS THE FREE AND VOLUNTARY ACT AND DEED OF SAID CORPORATION, FOR THE USES AND PURPOSES THEREIN SET FORTH.

GIVEN UNDER MY HAND AND NOTARIAL SEAL THIS 12 DAY OF December 2000.

MAE BEA NEWSON - NOTARY PUBLIC

MY COMMISSION EXPIRES: 12/06/2003

PREPARED BY: SHERRY T. ROBINSON HOUSEHOLD FINANCE CORPORATION 577 LAMONT ROAD ELMHURST, IL 60126

My Commission Expires 12/6/03

"OFFICIAL SEAL"

MAE BEA NEWSON

Notary Public, State of Illinois

01130100136019

Inst # 2000-44080

12/19/2000-44080
10:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NMB 11.00