

DISCHARGE OF MORTGAGE

STATE OF ALABAMA

COUNTY OF SHELBY

This instrument was prepared by

CHRISTY LAWRENCE

PO BOX 660769

BIRMINGHAM, AL 35266

Know All Men By These Presents, That **GARY D. NICHOLS BRANCH MANAGER OF CITIFINANCIAL CORPORATION FKA COMMERCIAL CREDIT CORPORATION**, ("Mortgagee") does hereby certify, that a certain Mortgage bearing the date of **JAN 24, 1994** and made and executed by **FREDERICK M. GEAR AND WIFE LISA A. GEAR** and recorded in the office of the Judge of Probate of **SHELBY** County, Alabama in Real Volume **1994**, Page **02770** on **JAN 26, 1994** is paid and satisfied; and Mortgagee does hereby consent that the same may be released and discharged of record.

Witness the hand and seal of Mortgagee by its duly authorized officer this **22ND** day of **JAN**, **2001**.



CITIFINANCIAL CORPORATION (Mortgagee)

By:

Gary D. Nichols

Name/Title: **GARY D NICHOLS BRANCH MANAGER**

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **GARY D NICHOLS BRANCH MANAGER** of **CITIFINANCIAL CORPORATION**, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the **22ND** day of **JAN**, **2001**.

Christina R Lawrence

NOTARY PUBLIC

My Commission expires:

Notary Public, Shelby County, Alabama

My Commission Expires **May 25, 2004**

AFFIX SEAL