

DISCHARGE OF MORTGAGE

STATE OF ALABAMA

COUNTY OF SHELBY

This instrument was prepared by

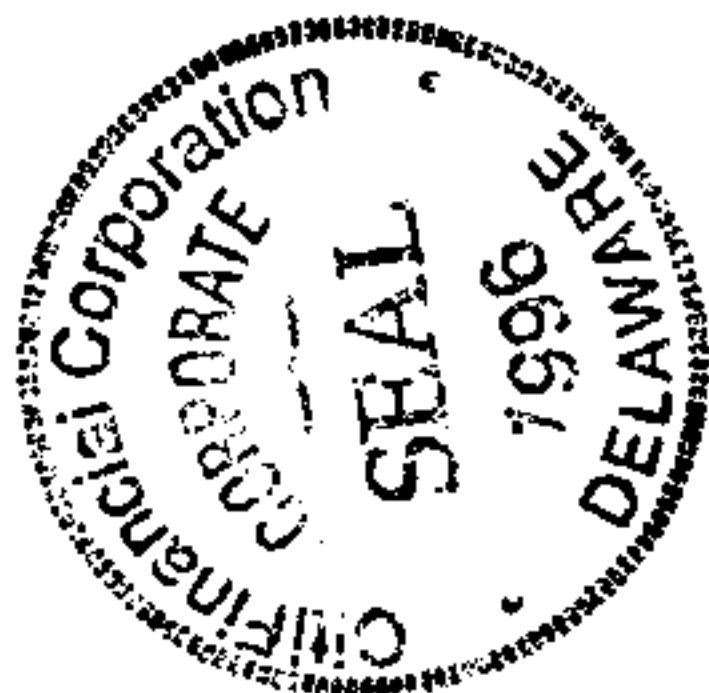
CHRISTY LAWRENCE

PO BOX 660769

BIRMINGHAM AL 35266

Know All Men By These Presents, That GARY D NICHOLS BRANCH MANAGER OF CITIFINANCIAL CORPORATION FKA COMMERCIAL CREDIT OF ALABAMA, INC, ("Mortgagee") does hereby certify, that a certain Mortgage bearing the date of FEB 6, 1998 and made and executed by MICHAEL L. HEFNER AND WIFE BETSY L. HEFNER and recorded in the office of the Judge of Probate of SHELBY County, Alabama in Real Volume 1998, Page 04832 on FEB 12, 1998 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 13TH day of FEB, 2001.



CITIFINANCIAL CORPORATION (Mortgagee)

By: Gary D Nichols

Name/Title: 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 13TH day of FEB, 2001.

Christina K. Lawrence

NOTARY PUBLIC

My Commission expires:

Notary Public, Shelby County, Alabama
My Commission Expires May 25, 2004

AFFIX SEAL

Inst # 2001-06251

02/23/2001-06251

09:34 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE