

DISCHARGE OF MORTGAGE

STATE OF ALABAMA

COUNTY OF SHELBY

This instrument was prepared by

Joy Madison
174 Centre At Riverchase
Birmingham, AL. 35216

Know All Men By These Presents, That GARY D. NICHOLS, BRANCH MANAGER OF CITIFINANCIAL CORPORATION AKA COMMERCIAL CREDIT CORPORATION, ("Mortgagee") does hereby certify, that a certain Mortgage bearing the date of 11/16/2000 and made and executed by MICHAEL P. WALLER AND WIFE VIRGINIA C. WALLER and recorded in the office of the Judge of Probate of SHELBY County, Alabama in Real Volume 2000, Page 40055 on 11/20/2000 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 18TH day of JUNE, 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 18TH day of JUNE, 2001.

Joy Shmaker Madison
NOTARY PUBLIC

My Commission expires:
My Commission Expires June 26, 2004

AFFIX SEAL

Inst # 2001-25407

06/20/2001-25407

01:15 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE