

**DISCHARGE OF MORTGAGE**

STATE OF ALABAMA

COUNTY OF SHELBY

This instrument was prepared by  
JODIE R. DAVIDSON

174 CENTRE AT RIVERCHASE

BIRMINGHAM, AL 35216

Know All Men By These Presents, That CITIFINANCIAL CORPORATION FKA COMMERCIAL CREDIT CORPORATION, ("Mortgagee") does hereby certify, that a certain Mortgage bearing the date of 01/22/99 and made and executed by KEITH ALLEN NICHOLAS AND WIFE ANJANETTE FOSTER NICHOLAS and recorded in the office of the Judge of Probate of SHELBY County, Alabama in Real Volume 1999, Page 7673 on 02/24, 1999 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 20TH day of NOVEMBER 2001



CITIFINANCIAL CORPORATION (Mortgagee)

By:

Name/Title: GARY D. NICHOLS, BRANCH MANAGER

STATE OF ALABAMA

COUNTY OF JEFFERSON

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 20TH day of NOVEMBER, 2001.

  
NOTARY PUBLIC

My Commission expires:  
NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Aug. 23, 2002  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

AFFIX SEAL