SHELBY COUNTY

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: THAT

HFTA FIRST FINANCIAL CORPORATION SUCCESSOR BY MERGER
TO TRANSAMERICA FINANCIAL SERVICES INC,

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 11/04/1993, MADE AND EXECUTED BY MARIA L EMFINGER AND RECORDED IN THE PROBATE COURT OF SHELBY COUNTY, ALABAMA, IN 1993, PAGE 35083, AND THE UNDERSIGNED DOES FURTHER HEREBY RELEASE AND SATISFY SAID MORTGAGE.

IN WITNESS WHEREOF,

HFTA FIRST FINANCIAL CORPORATION SUCCESSOR BY MERGER TO TRANSAMERICA FINANCIAL SERVICES INC,

HAS CAUSED THESE PRESENTS TO BE EXECUTED THIS 19 DAY OF November 2001.

HFTA FIRST FINANCIAL CORPORATION SUCCESSOR BY MERGER TO TRANSAMERICA FINANCIAL SERVICES INC

Barbara Younger VICE PRESIDENT ADMINISTRATIVE SERVICES DEPT.

STATE OF ILLINOIS COUNTY OF DUPAGE

I, CAROL A BENSON, A NOTARY PUBLIC IN AND FOR SAID COUNTY, IN THE STATE AFORESAID, DO HEREBY CERTIFY THAT Barbara Younger, VICE PRESIDENT PERSONALLY KNOWN TO ME TO BE THE VICE PRESIDENT OF HFTA FIRST FINANCIAL CORPORATION SUCCESSOR BY MERGER TO TRANSAMERICA FINANCIAL SERVICES INC, 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 19 DAY OF November

2001.

CAROL A BENSON NOTARY PUBLIC

MY COMMISSION EXPIRES: 05/06/2002

PREPARED BY: CAROL A BENSON HOUSEHOLD FINANCE CORPORATION 577 LAMONT RD ELMHURST, IL 60126

011102/OLD

OFFICIAL SEAL

CAROL A BENSON

NOTARY PUBLIC, STATE OF ILLINOIS

MY COMMISSION EXPIRES:05/06/02